

12/31/2003	Frank Saucedo	- R52000	debtor	P16	-1766.36	no money
- 12/27/2003	Dan Stack	✓ S70094	debtor/collector	P18	-22962.54	??? Cmols show dbtr stop pay
- 12/27/2003	Dan Stack	✓ T20235	debtor	P18	-3927.93	b4 ck ran
- 12/27/2003	Dan Stack	✓ S80488	debtor	P18	-1650	no money
- 12/31/2003	Stephen Ross	✓ R75601	collector	P3	-11913.64	Does not make sense-dcl'd x2 no contact
- 12/31/2003	Stephen Ross	✓ R75601	collector	P3	-11913.64	does not make sense- dclx2 no contact
- 12/31/2003	Stephen Ross	✓ S66790	collector	P3	-7200.69	does not make sense- dclx2 no contact
- 12/31/2003	Stephen Ross	✓ S66790	collector	P3	-7200.69	Does not make sense-dcl'd x2 no contact
- 12/31/2003	Doug Gallaher	✓ T04411	collector	P42	-1355.6	dbtr fed ex'd check- ck was dcl'd no contact
- 12/31/2003	Doug Gallaher	✓ S72495	debtor/collector	P42	-1157.23	unable to contact debtor after 1st bounce.
- 12/29/2003	Doug Gallaher	✓ S25262	collector	P42	-1000	no doc's from dbtr to ck post dates
- 12/31/2003	miguelle Christi	✓ Q97340	collector	P44	-2000	changed ck with no contact
- 12/31/2003	miguelle Christi	✓ T14046	debtor	P44	-1550	
- 12/31/2003	miguelle Christi	✓ Q90213	debtor	P44	-1508.22	
- 12/31/2003	Michelle Beck	✓ T22732	debtor	P45	-1495	mail in check
- 12/31/2003	Bill Rice	✓ S84638	debtor	P46	-1784.39	no money
- 12/29/2003	Bill Rice	✓ T13004	collector	P46	-1490.78	dbtr said needed more time- collector verified funds with bank
- 12/30/2003	Bill Rice	✓ T13604	collector	P46	-1490.78	n ran ck still bounced, dbtr said needed more time- collector verified funds with bank n ran ck still bounced.

B-86

12/31/2003	Gary Garrett	RJ7900	collector	Z19	-1275.4	5 bounces in a row- bounced 2 cks after coll. doc'd need coll funds.
12/31/2003	Edward Falco	R25371	debtor/collector	Z19	-1061.4	told by manager to tell coll funds client concerned
12/31/2003	Edward Falco	S28056	debtor	Z2	-5062.14	collectors doc's say ck ran early without debtrs ok.
12/30/2003	Maria Munson	S63690	collector	Z2	-1000	
12/31/2003	Patricia Pardo	T26931	debtor	Z22	-1022.94	no money
12/31/2003	Jon Fred	R59576	debtor	Z23	-1500	no money
12/31/2003	Jacqueline Johns	T06510	collector	Z37	-1254.85	verified no money with bank- never destroyed
12/30/2003	Ed Bagrowski	R93630	collector	Z41	-2429.7	debtr has bounced to ck in a row starting Oct.
12/29/2003	Ed Bagrowski	S25765	debtor	Z52	-5000	
12/29/2003	Ed Bagrowski	T16839	collector/debtor	Z52	-4186.9	Slow payment was told by manager to verify ck after first ck bounced
12/26/2003	Ed Bagrowski	S90038	debtor	Z52	-3996.65	waiting for collector to pull next ck, as requested by manager, no money
12/31/2003	Ed Bagrowski	S80920	debtor	Z52	-1390.45	
12/31/2003	Ed Bagrowski	S90928	debtor	Z52	-1333.39	
12/31/2003	Gary Garrett	G29113	collector/debtor	Z6	-1000	Collector was told coll. funds only-too many bounces
12/30/2003	Richard Thompson	R77406	debtor	Z7	-15213	
12/26/2003	Richard Thompson	T14032	debtor	Z7	-1045	no money
12/31/2003	Richard Thompson	R01525	debtor	Z7	-1500	debtr was to initial coll funds, next day illc was taken no money

001292

B-87

221322

Stop Payment- Debtor's been
walking on loan money,

-1666.05

ZR

T00043

Dan Fenzier

12/16/2003

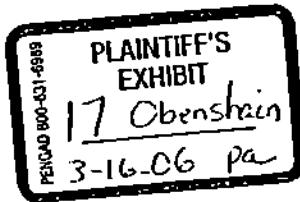
debtor

B-88

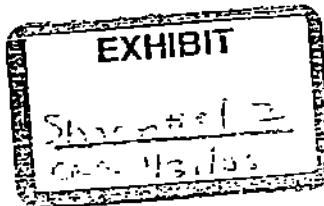
January 2004 - Dina Lott Policy Violations

1/15/2004	Dad Doubt	Horstmann	PA	Lott	Silversstein	Policy Violation	1/25/2004	Collector put thru many checks for amt of month. All checks returned as not for pay. Proper authorization procedures were not followed. Due to previous incident, collector was terminated. Client: Capital One Mgr: Marc Wise
						Smith		Collector put thru many checks for amt of month. All checks returned as not for pay. Proper authorization procedures were not followed. Due to previous incident, collector was terminated. Client: Capital One Mgr: Dan Shmoller 1/20/2004

B-89



000007



January 2001 - Dina Lost Policy Violations

1/17/2001	Commercial	Dover	DE	Lori	Policy Violation	1/25/2004	Collectors: S. Roavis, M. Lazio, D. McQuiston and Mgr. V. Hug put through checks that were either invalid or not for end of month. All the checks were returned. Proper authorization procedures were not followed. Collectors were given JDS and mgr. was terminated. Client: Multiple Clients. Accts: Multiple Accts. Mgr: Mike Schmit
1/15/2001	Commercial	Dover	DE	Lori	Policy Violation	1/25/2004	Collector used same credit card for 3 different debtors. Carolyn Moore is handling this issue. Collector is out on medical leave. Client: Capital One Accts: 67049, 620003, 6196727, 62550, 64663, 6192801 Mgr: Dina Shandier
1/14/2001	Commercial	Dover	DE	Lori	Policy Violation	1/25/2004	Collector used same credit card for 3 different debtors. Carolyn Moore is handling this issue. Collector is out on medical leave. Client: Capital One Accts: 67049, 620003, 6196727, 62550, 64663, 6192801 Mgr: Dina Shandier

B-90

000008

January 2004 - Unint'l Policy Violations

Violation Date	Violation Type	Location	Officer	Description
1/15/2004 MCA	Transfers	FL	Loll	Policy Violation Collector, Patrick Baker, took checks over the phone without authorization. A refund of \$20,500 was issued. via wire transfer. P. Baker was terminated. Client: Tampa Contests Accts; Tampa Bay: Manny Cazubzo
1/15/2004	Transfers	DE	Loll	Policy Violation Collectors, S. Heavis, A. Lane, D. McQuiston and Mgr., V. Huu put through checks for end of month. All checks were return invalid or nsf. Proper authorization procedures were not followed. Collectors were given JDS and Mgr. was terminated. Client: Multiple Clients Accts; Multiple Accts.
1/15/2004	Transfers	DE	Loll	Policy Violation Collectors, S. Heavis, A. Lane, D. McQuiston and Mgr., V. Huu put through checks that were either invalid or nsf for end of month. All the checks were returned. Proper authorization procedures were not followed. Collectors were given JDS and Mgr. was terminated. Client: Multiple Clients Accts; Multiple Accts. Mgr. Mike Schol
1/15/2004	Commercial Dover	DE	Loll	Policy Violation Collectors, S. Heavis, A. Lane, D. McQuiston and Mgr., V. Huu put through checks that were either invalid or nsf for end of month. All the checks were returned. Proper authorization procedures were not followed. Collectors were given JDS and Mgr. was terminated. Client: Multiple Clients Accts; Multiple Accts. Mgr. Mike Schol

000009

B-91

FACT SHEET

CS #: S73713 *

Name: THE MILLWORK GROUP
 Address: 505 SCIPLE ST
 City/State: ROCKMART, GA 30139
 Phone #1: (770) 664-6874
 Phone #2: (770) 664-6874
 Acct Sec No: 000-00-0000
 Contact: KEN ELSBERRY OWNER

Status: 38 SKIP
 Coll Unit: L89 NON-LITIGATION CLOSE
 Date Last: 12/17/02
 Activity Code: SK NON LOCATED SKIP

E-Mail

WebSite

Old M&M #: Last: First:
 Court Cost 0.00 Arbitrate Dte 00/00/00
 SF Offer Amt 0.00 SF Offer Date 00/00/00
 Lgl Mgmt Fee 0.00 Lgl Cont Rate
 ICO Fax # (770) 955-6907

Client #: M99LZQ-N
 FYpon LTD
 Acct #: TH3554
 Regarding:
 Amt Refered: 23721.75
 Current Bal: 23721.75
 Comm Rate: 26.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 10/22/03
 ***** RETURNED *****

212
 ALT 404 349 9891
 BETWEEN 10 02 12 02
 DTR OWNS HOME IN ROCKMART NOT
 HM 507 SCIPLE ST ROCKMART GA
 30153 POSS NOT NOT NOT

NSF CK1046 5930.43
 SAME BK INFO AS ABOVE
 NSF 5930.43 CK 1046
 ADL MACEY WILNSKY CHN WTTNR KS
 GEORGIAN BANK

-----TRANSACTIONS-----
 -----PAYMENTS-----
 -Date- Amount Code Rate --DATE-- TIME AC/RC ---COMMENT--- ID

3/05/04	5930.43	87AA1	100.0%	10/23/03	03:10	MM/MT	SLM
2/25/04	5930.43	88AA1	100.0%	ANOTHER PHONE NUMBER FOR THEM IS 404			
2/25/04 <i>WY</i>	5930.43	CK 13A3	28.0%	349 9891			CAT
2/25/04	5930.43	CK 16A3	28.0%	10/23/03	10:13	CS/10	CAT
2/16/04	185.00	AT 37A11	100.0%	10/23/03	10:13	CX/IR	
2/06/04	5930.43	87AA1	100.0%	THE PHONE IS GOOD. PLEASE PIC FOR			
2/26/03	5930.43	88AA1	100.0%	BILL CATLETT AND VERIFY THE ADDRESS			
2/26/03 <i>WY</i>	5930.43	CK 13A11	28.0%	FOR THE CO AND THE OWNER OR CEO OF			
2/25/03	5930.43	CK 16A11	28.00%	THE CO. PULLING THE EXPERIAN REPORT			
2/25/03 <i>WY</i>	5930.43	13A11	28.00%	AND PREPPING FOR MAIL AND PIC CALL			
2/25/03	5930.43	88AA1	100.00%	10/23/03	10:15	RN/4 10-23-03	CAT
2/25/03	5930.43	AT 87AA1	100.00%	10/23/03	10:15	RN/9 10-31-03	CAT
2/25/03	5930.43	CK 15A11	28.00%	10/23/03	10:15	RM/CC	CAT
2/22/03	0.00	0		PLEASE PIC FOR BILL CATLETT X342			
				10/23/03	12:30	PB/CO	M2

EXHIBIT

Shaantel 13
 Cee 3/28/06

000945

B-92

PAYMENTS				TRANSACTIONS				
Date	Amount	Code	Rate	DATE	TIME	AC/RC	COMMENT	ID
							HE HAS NOT RCVSD OUR NOTICE YET	
				10/29/03	10:06	PB/LM		CAT
							LMTC FOR KEN ELSEBERRY ON HIS PVM	
				10/30/03	10:27	PB/LM		CAT
							LMTC FOR KEN E ON HIS PVM	
				10/31/03	00:32	SN/9		CAT
				10/31/03	08:50	FD/NL		CAT
				10/31/03	08:52	PB/LM		CAT
							LMTC FOR DTR ON ALT NUMBER I CHECKED	
							FAST DATA AND COULD NOT LOCATE HIS	
							HOME PHN	
				10/31/03	09:29	DC/IO		CAT
							KEN ELSBERRY CALLED IN HE AGREED TO	
							PIF VIA FOUR PAYMENTS OF 5930.43	
							VIA FOUR POSTDATED CHECKS FOR THE	
							25TH STARTING IN NOVEMBER HE IS	
							OVERNIGHTNG THE CHECKS TODAY	
				10/31/03	12:06	DC/SC		CAT
							KEN CALLED BACK SAID THE FED EX	
				10/31/03	12:06	DC/IO		CAT
							KEN CALLED IN SAID THAT FED EX	
							TRACKING NUMBER IS 8407 7357 2768	
							THE FOUR POSTDATED CHECKS ARE ON	
							THE WAY	
				11/03/03	15:14	SC/IO		CAT
							THIS WAS REVIED IN HORSHAM PA THIS	
							MORNING	
				11/03/03	15:30	BK/RP		SGH
							ON 11-25-03 FOR 5930.43 1043	
				11/03/03	15:30	CS/32		SGH
				11/03/03	15:30	BK/RP		SGH
							ON 12-25-03 FOR 5930.43 1044	
				11/03/03	15:30	BK/RP		SGH
							ON 01-25-04 FOR 5930.43 1045	
				11/03/03	15:30	BK/RP		SGH
							ON 02-25-04 FOR 5930.43 1046	
				11/04/03	10:57	SC/IO		CAT
							I HAVE POSTDATED CHECKS ON THIS	
							ACCOUNT	
				12/01/03	07:52	SC/IO		CAT
							I HAVE POSTDATED CEHCKS ON THIS	
				12/04/03	13:39	CC/CC		GVM
							CK1043 5930.43 NSF PAYMENT STOPPED	
				12/04/03	13:39	CS/ 0		GVM
				12/04/03	13:39	TA/ A11		SYS
				12/04/03	13:39	CS/48		GVM
				12/04/03	13:47	PB/LM		CAT
							CALLED 2161 LMTC FOR KEN ELSEBERRY	
							ON HIS PVM	
				12/04/03	13:47	PB/LM		CAT
							CALLED THE ALT NUMBER 9991 GOT NO	
							LIVE VOICE	
				12/04/03	13:57	FD/GI		CAT
							000,000,0000 KEN ELSEBERRY	

9/11/01
Straight check
written from
9/11/01

B-93

000946

PAYMENTS

TRANSACTIONS

--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	ID
							ELSE HE IS FAXING ME A COPY	
				12/10/03	09:53	DC/SC		CAT
							WEN FAXED OVER A COPY OF THE LETTER	
							HE REFERRED TO NO. 8 OR 9. IT HAD	
							THE METARIE LA ADDRESS	
				12/15/03	00:48	SN/12		PRO
				12/15/03	15:44	PB/LM		CAT
							LMTC FOR KEN REGARDING THE BAD	
							CHECK	
				12/16/03	08:10	RM/CC		SLM
							ARE WE GETTINH THIS MONEY PRIOR TO E	
							OM. ARE THE PDC WE HAVE GOOD	
				12/16/03	16:17	PB/LM	LMTC ON HIS PVM	CAT
				12/17/03	11:44	DC/SC		CAT
							DTR SAID THAT HE HAS NOT RECD HIS	
							RETURN RECPY YET..HE SWEARS HE SENT	
							IT CERTIFIED LAST WEN	
				12/18/03	17:30	CX/IR		CAT
							THEY LEAVE AT 4 00 PM EVERY DAY	
				12/19/03	16:31	PB/LM		CAT
							LMTC FOR KEN ELSEBERRY ON HIS PVM	
				12/20/03	08:30	PB/LM		CAT
							LMTC FOR KEN AT HIS HOME PHN5522	
				12/22/03	13:39	PB/LM		CAT
							LMTC FOR KEN ELSEBERRY ON HIS PVM	
				12/22/03	15:19	PB/LM		CAT
							LMTC ON ALT NUMBER AND CALLED THE	
							POSS HOME PHN 5522 AND LMTC AS WELL	
				12/23/03	11:29	PB/LM		CAT
							LMTC FOR KEN ELSBERRY ON ALL THREE	
							CONTACT NUMBERS ...HE IS NOT PICKING	
							UP THE PHN	
				12/23/03	16:56	PB/SC		CAT
							NOT GETTING AN ANSWER AT HOME PHN	
							OR OFFICE PHN	
				12/24/03	08:46	PB/LM		CAT
							LMTC FOR KEN ELSBERRY ON HIS POSS	
							HOME PHN I ALSO CALLED 9891 GOT	
							MACHINE ONLY AND 2161 GOT MACHINE	
							ONLY	
				12/29/03	08:03	PB/LM		CAT
							LMTC FOR KEN ON HIS PVM	
				12/29/03	10:20	PO/LM		CAT
							LMTC FOR KEN AT HIS POSS HOME PHN...	
							.CAN NOT GET AN ANSWER ON 2161 AND	
							5522	
				12/30/03	10:20	PB/IO		CAT
							TT KEN AT 2161 HE SAID HE IS ON THE	
							ROAD BUT HE WILL CALL IN A PAY BY	
							PHN THIS AFTERNOON AT 3 PM	
							WE WILL SEE	
				01/02/04	14:48	CS/32		CAT
				01/03/04	17:10	PB/SC		CAT
							GOT HIS MACHINE AGAIN	

B-94 000847

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT
				01/06/04	14:26	CC/CC	GVM
				01/06/04	14:26	CK1044 5930.43 NSF PAYMENT STOPPED	
				01/06/04	14:26	TA/ A31	SYS
				01/06/04	14:26	CS/43	GVM
				01/06/04	15:30	PN/5 01-06-04	CAT
				01/06/04	15:49	FD/GI	CAT
					770.421.0187	HEATHER J ELSBERRY	
				01/06/04	15:49	FD/GI	CAT
					770.422.5783	PEGGY ELSBERRY	
				01/06/04	16:03	FD/GI	CAT
					404.730.4000	FULTON COUNTY GOVERN	
				01/06/04	16:09	PO/IO	CAT
						CALLED THE TAX OFFICE THEY COULD NOT FIND THE ADDRESS IN FULTON CO. CALLED THE STATE CORP BOARD THE CO WAS INCORPORATED IN AUG 2002 AND THE REGISTERED AGENT IS KENNETH ELSBERRY THE ONLY ADDRESS THEY HAD WAS THE SAME AS OURS I COULD NOT FIND ANY PROPERTY OWNERSHIP UNDER HIS NAME	
				01/06/04	16:11	TA/ A39	SNT
				01/07/04	00:34	SN/5	CAT
				01/07/04	08:04	PB/SC	CAT
						THE 349 9891 AND 745 2161 NUMBERS ARE BOTH DISC AT THIS TIME. THE CO APPEARS TO HAVE GONE OOB	
				01/07/04	08:05	CS/59	CAT
				01/07/04	11:49	PB/SC	CAT
						NOW THE PHONES ARE MAGICALLY WORKING AGAIN BUT DTR IS NOT ANSWERING THEM PREPING FOR PI VISIT...DONT HAVE ANY OTHER CHOICE	
				01/07/04	11:51	SR/SR OK PI MAC	MAC
				01/07/04	14:00	RM/CC	CAT
						PLEASE SEND PI ASAP	
				01/07/04	14:32	CI/PX	HII
						-----P I A S S I G N M E N T-----	
					GLOBAL COMPLIANCE SERVICES....	
						CONTACT- VINCENT LONG 800 528-5745	
						---DO NOT DISCUSS PI FEE WITH PI---	
						..QUESTIONS-CALL HEIDI EISHTADT....	
					504 834-8800 X2210.....	
						-----P I A S S I G N M E N T-----	
				01/07/04	14:32	RM/CC PI ASSIGNED	HII
				01/08/04	12:54	CC/CC WORK PHONE	CAT
				01/08/04	12:55	OC/SC	CAT
						THE PI CALLED IN HE WILL BE VISITING THE DEBTOR NEXT MON OR TUES	
				01/13/04	10:24	OC/SC	CAT
						THE PI CALLED IN HE SAID HE JUST LEFT THE OFFICE HE TALKED TO KEN ELSBERRY AND HE CLAIMS THAT THE REASON HE STOPPED PAYMENT ON THE CHECKS IS	

B-95 000848

FACT SHEET

CRS #: 575636
 Name: GOLDEN WEST, INC.
 Address: 661 BREA CANYON ROAD
 SUITE # 3
 City/State: WALNUT, CA 91789
 Phone #1: (909) 598-3100
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: KEVIN

Status: 13 UNCOLLECTABLE
 Coll Unit: F12 GRANVILLE GRANSTON
 Date Last: 08/08/03
 Activity Code: NL NO LEGAL
 E-Mail
 WebSite

Old M&M #: Last: First:
 KCourtCost 0.00 ArbitrateDte 00/00/00
 KSF OfferAmt 2200.00 SF OfferDate 06/01/04
 KLgl Mgmt Fee 0.00 Lgl ContRate
 NCO Fax #: (504) 835-5824

Client #: 057360-C
 BOTTLER AMERICA
 Acct #: 756367

Regarding:
 Amt Referred: 2744.03
 Current Bal: 2744.03
 Comm Rate: 20.0000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 10/22/03
 ***** RETURNED *****

=====
 FAX 909 595 5001

WESTERN BANK
 SILVER CITY, NM

PLACED BY
 LINDA HANZLIK
 NSF 2744.03 CK 2034
 UNABLE TO LOCATE

-----PAYMENTS----- -----TRANSACTIONS-----
 --Date-- Amount Code Rate --DATE-- TIME AC/RC -----COMMENT---- ID
 01/13/04 2744.03 87AA1 100.0% 10/23/03 17:28 CC/CC EMP- KBI
 12/31/03 2744.03 88AA1 100.0% 10/23/03 17:28 PB/CM KBI
 12/31/03 *✓* 2744.03 EC 13A3 20.0% VERF RESIDNECE---KEVIN ID ON VML KBI
 12/31/03 2744.03 EC 16A3 20.0% 10/23/03 17:28 CS/10 KBI
 10/22/03 0.00 0 10/23/03 17:28 RN/4 10-23-03 KBI
 . 10/23/03 17:28 RM/CC KBI
 . PIC KEITH BRYANT EXT 359 KBI
 . 10/24/03 00:31 SN/4 KBI
 . 10/24/03 14:48 CK/NI SYI
 . 10/24/03 14:48 FA/NI SYI
 . 10/24/03 14:48 IR/GI SYI
 . 10/24/03 14:48 AD/NI SYI
 . 10/24/03 14:48 EH/NI SYI
 . 10/24/03 14:48 AI/NI SYI

*Dispute pending
 Collector plus*

EXHIBIT

Sheetel 14
 Cee 3/28/06

B-94

000952

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT-----I
							TT DEBRC---SD HE DOESNT WANT TO BE RECORDED---CALLED BACKON UNRECORDED LINE, DEBTOR DIDNT ANSWER
				12/10/03	12:27	PB/CM	K
							CALLED DEBTOR ON UNRECORDED LINE-- SD TAHT HE HAS AGREEMED--WAS ASKING WHO IS FACILITATING RETURN-- TLD HIM THAT OUR OFFICE IN COORDINAT ION WITH BOTCHER--HE SD TAHT HE NEEDS TO CALL JOHN AT BOTCHER TO MAKE SURE AND HER WILL CALL ME BACK-- TLD HIM THAT WE DONT HAVE TIME TO KEEP UP WITH THIS GAME ---HEST HAT HE WILLCB
				12/19/03	12:18	PB/CM	K
							CALLED DEBTOR ON UNRECORDED LINE GOT VML---NML
				12/22/03	13:51	PB/LM LM FOR CB	K
				12/22/03	17:06	PB/CM	K
							CALLED DEBTOR ON UNRECORDED LINE-- TLD HIM THAT I WILL BREAK REASONABLE AND TAKE CHECK DATED FOR END OF THE MONTH GIVEN HE PROVIDES INFO AND WE CAN GET HIM THE ROLLERS--HE SD THAT IF CLIENT DOESNT GET HIM THE ROLLERS THEN HE IS GOING TO SP THE CHECK--TLD HIM THAT I WILL DO EVERYTHING I CAN TO GET HIM ROLLERS-- IT IS MY INTEREST ALSO--HE SD THAT HE WANTS TO BE DONE WITH THIS AS WELL---TAKEIN G CHECK INFO---ABA- -112200824
				12/22/03	17:08	CO/CO	K
							ACCT . --CHK POS FIRST CHK NBR 2034---GOOD FOR THE 1ST--- ASKED FOR MY INFO IN CASE HE NEEDS ME AGAIN---
				12/22/03	17:09	BK/RP	K
							ON 01-01-04 FOR 2744.03 2034
				12/22/03	17:09	CS/32	K
				12/22/03	17:09	CC/CC	K
							BANK WESTERN BANK AT 505-388-3521 AC CT .
				12/24/03	13:34	PB/CM	K
							GOT VML--LM FOR CB
				12/30/03	11:08	PM/CC	K
							ANY WORD ON THE ROLLERS
				12/31/03	08:42	CS/48	S
				12/31/03	17:10	PB/NA RINGS	K
				01/01/04	15:02	PF/BT	M
				01/01/04	15:02	CC/CC	S
							ACTIVITY NU - CBR2759801
				01/01/04	15:02	CC/CC	K
							RETURN D57380C-755867

FACT SHEET

CRS #: **513415**
 Name: DYNAMICS HIGH TECH
 Address: 12025 FLORENCE AVE STE 400
 UNIT B
 City/State: SANTA FE SPRG, CA 90670-7137
 Phone #1: (562) 777-0830
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: JAY LEE

Status: 13 UNCOLLECTABLE
 Coll Unit: B8 PACHEL WALTER
 Date Last: 05/22/03
 Activity Code: NL NO LEGAL

E-Mail

WebSite

Old M&M #	Last:	0.00	Arbitrate	Dte 00/00/00
KCourtCost		0.00	SF Offer	Dte 00/00/00
KSF OfferAmt		0.00	Lgl Cont	Rate
KLgl Mgmt Fee		(000) 000-0000		

Client #: H99FV1-N
 COLORSMITH
 Acct #:
 Regarding:
 Amt Refered: 1600.00
 Current Bal: 600.00
 Comm Rate: 28.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 08/22/03
 ***** RETURNED *****

108
 NSF 1600.00 CK 2156
 HANMI BANK
 SAN DIEGO, CA

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT
03/18/04	800.00	CK 16A3	28.0%	08/26/03	08:48	CK/NI	
01/21/04	200.00	MO 16A3	28.0%	08/26/03	08:48	FA/NI	
01/13/04	1800.00	87AA1	100.0%	08/26/03	08:48	IR/NI	
12/31/03	1800.00	88AA1	100.0%	08/26/03	08:48	AD/NI	
12/31/03	1800.00	EC 13A3	28.0%	08/26/03	08:48	AH/NI	
12/31/03	1800.00	EC 16A3	28.0%	08/26/03	08:48	AI/NI	
12/31/03	1800.00	87AA1	100.0%	08/26/03	09:03	CC/CC	EMP-
11/10/03	1800.00	88AA1	100.0%	08/26/03	09:05	CX/IR	
10/31/03	1800.00	16A3	28.00%	XML---7711 AMIGOS AVE			DOWNEY, CA
09/25/03	900.00	16A3	28.00%	90242 562 491-0928--COMPANY NAME			
09/30/03	900.00	16A3	28.00%	TENT AT 7711 AMIGOS AVE			DOWNEY,
09/26/03	900.00	EC 13A3	28.00%	CA 90242 562 940-0330			
09/26/03	900.00	EC 88AA1	100.00%	08/26/03 09:05			
10/03/03	900.00	87AA1	100.00%	CX/IR			
09/30/03	900.00	13A3	28.00%	SOS---SOS DONE--NO LISTING FOR CORP			

EXHIBIT

Shaanti 15
 Date 3/28/08

000967

B-99

PAYMENTS				TRANSACTIONS				COMMENT	
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC			
09/30/03	900.00	MO 88AA1100.00%	OR LLC	09/26/03	09:07	CX/IR	CTA--NO LISTING	K	
10/03/03	900.00	CK 87AA1100.00%		09/26/03	09:07	CS/10		K	
10/31/03	1800.00	LE 16AB 08.00%	08.00%	09/26/03	09:07	PN/4	08-26-03	K	
10/31/03	1800.00	✓ 16AB 08.00%	0	09/26/03	09:07	PN/CC		K	
08/22/03	0.00	0				PIC KEITH BRYANT EXT 359		A	
				08/26/03	12:11	PB/CO			
						..FINANCIAL INVESTIGATIVE SERVICES..			
						AMANDA BROOKS.....			
						PIC 0830 VER DB CO..SPK TO FEMALE			
						EMPL.. SD OWNER, JAY LEE, NOT AVAIL..			
						LMTC YOU...FAX 562.940.0716...REFD			
						FURTHER INFO..PICD			
				08/26/03	12:11	RM/CC		A	
				08/26/03	12:11	RM/CC		A	
				08/27/03	00:40	SN/4		KI	
				09/04/03	16:22	CC/CC	EMP-SIR	KI	
				09/05/03	16:54	PB/LM	LM FOR CB	KI	
				09/16/03	17:34	PB/CM		KI	
						MOP SD THAT HE WOULD HAVE TO LOOK			
						AT AND GET BACK WITH ME-O--SHOWS			
						BALANCE OF 1800 AS WELL--SD THAT			
						HE WILL KNOW TO BE ABLE TO LOCK IN			
						PMT THURSDAY OR FRIDAY, NO DISPUTE,			
						CASH FLOW--GETTING RECEIVABLES			
						TOMORROW			
				09/16/03	17:34	CS/26		K	
				09/18/03	17:07	PB/CM			
						TT EDWARD---ASKED IF I CAN HOLD			
						CHECK FOR A COUPLE OF DAYS---TLD			
						HIM I WOULD HOLD UNTIL THE 22ND--HE			
						SD THAT IS FINE---THEN ASKED IF			
						POSSIBLE TO HOLD TO 26TH---TLD HIM			
						THAT IS FINE AS LONGS AS FUDNS			
						AVAIL---TAKING CHECKING IN FO NOW--			
						TENT			
						ABA , ACT			
						ENGINEERING, ADDY CRS--			
				09/18/03	17:08	CS/32			
				09/19/03	11:39	PB/CM			
						TT EDWARD TO GET CHECK NUMBER HE SD			
						TAHT BOSS NOT IN TO GIVE HIM CHECK			
						NUMBER---TLD HIM THAT WE NEED CHECK			
						NUMBER LOCKED IN NOW--HE SD TO PUT			
						CHECK NUMBER 9000 UNTIL HE GETS			
						CHECK NUMBER FROM BOSS TODAY---WILL			
						CALL BACK WITH NEW CHECK NUMBER			
				09/19/03	11:42	BK/RP			
						ON 09-26-03 FOR 1800.00 9000			
				09/19/03	11:42	CC/CC			
						BANK HANMI BANK AT 858-457-4300 ACCT			
				09/22/03	14:10	PB/CM			
						TT EDWARD---DOESNT HAVE CHECK NUMBER			
						AS OF YET, STILL WAITING ON OWNER			

000958

B-100

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT-----
				12/29/03	10:19	SP/SP	
						GET YOUR MANAGER GET HIM TO STOP ACCOUNT MONEY TODAY OR RECOMMENDATION CLIENT PROCEED NO MORE STALE	
				12/29/03	14:33	PB/BZ	BUZY
				12/29/03	17:17	PB/BZ	BUZY AGAIN
				12/31/03	13:42	PB/CM	
						TT EVELYN SD THAT EDWARD NO LONGER WORKS THERE---TLD HER EVERYTHING THAT HAS HAPPENED---SHE EXPLAINED TO ME THAT TENT ENGINEERING IS CLOSING DOWN AND REOPENING WITH NEW COMPANY AND CHECKING INFO---SHE SD THAT SHE IS NOT SURE IF FUNDS WILL BE IN THE OLD ACCT AT THE TIME I TRY TO RUN THE CHECK BUT SHE WILL HAVE THE NEW ACCT INFO ON THE 7TH IN CASE IT IS NOT---SHE IS GIVING ME CHK NBR 2156 FOR THE HANMI BANK ACCOUNT---BIF	
				12/31/03	13:46	BK/RP	* This should be ON 12-31-03 FOR 1800.00 2156
				12/31/03	13:46	CS/59	PAID
				12/31/03	13:46	CC/CC	
						BANK HANMI BANK AT 858-467-4800 ACCT	
				12/31/03	14:00	BK/CP	
						ON 01-02-04 FOR 1800.00 2156	
				12/31/03	14:00	CC/CC	
						CHECK SUPPOSE TO RUN ON THE 2ND, NOT THE 31ST---MY MISTAKE---CHANGED CHECK DATE	
				01/02/04	07:44	CS/48	
				01/02/04	18:48	PF/ET	
				01/02/04	18:48	CC/CC	
						ACTIVITY NU - CBR2703671	
				01/02/04	18:48	CC/CC	RETURN K99FVLN-
				01/13/04	08:58	CC/CC	
						CK2156 1800.00 NSF	
				01/13/04	08:58	TA/ A3	
				01/13/04	08:58	CS/41	
				01/13/04	11:37	CC/CC	HP-5629400830
				01/13/04	11:42	CS/59	
				01/13/04	11:43	CS/39	
				01/13/04	12:00	PB/CM	
						TT EVELYN AT DEBTOR---SD THAT THEY ARE HAVING TO OPEN UP NEW ACCOUNT-- SD TAHT THEY WERE SUPPOSE TO HAVE DONE IT ON THE 7TH BUT NOW IT WILL BE ON THE 16TH TO GET IT OPENED-- SD TAHT SHE CAN GIVE ME INFO AT THAT TIME	
				01/13/04	12:01	CS/59	
				01/13/04	12:05	TA/ A39	

000959

B-101

FACT SHEET

RS #: **R49535**
 Name: ATLANTIC CONSTR & RESTORATION
 Address: 953 MAIN ST
 211
 City/State: TEWKSBURY, MA 01875
 phone #1: (978) 640-9037
 phone #2: (000) 000-0000
 Loc Sec No: 000-00-0000
 Contact: GEORGE SECCHIAROLIS

Status: 24 SETTLEMENT
 Coll Unit: A63 JULIE REES
 Date Last: 08/31/02
 Activity Code: PF PAID IN FULL

E-Mail

WebSite

Old M&M #	Last:	First:
<CourtCost	0.00	ArbitrateDte 00/00/00
<SF OfferAmt	3811.80	SF OfferDate 12/31/03
<Lgl Mgmt Fee	0.00	Lgl ContRate
JCO Fax #	(000) 000-0000	

FAX 978 458 7200

Client #: C72076-N
 GET-A-WAY INC
 Acct #:
 Regarding:
 AMT Refered: 6353.00
 Current Bal: 2541.20
 Comm Rate: 25.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 06/18/03
 ***** RETURNED *****

PAYMENTS				TRANSACTIONS					ID
-Date-	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT		
1/13/04	3811.80	AD 15A63	25.0%	06/18/03	10:11	MM/MT	COMP AWNS LIVE	SLM	
1/13/04	-2541.20	AD 16A63	25.0%	06/18/03	11:12	SM/BI		SLM	
1/13/04	-1270.60	AD 45AA1	100.0%			RECEIVED	OTHER ON 06 18 2003 BATESN		
1/09/04	3811.80	87AA1	100.0%			O C0000023770			
2/29/03	3811.80	88AA1	100.0%	06/19/03	10:47	TA/B65		MGG	
2/29/03 <i>NSP</i>	3811.80	CK 13A63	25.0%	06/19/03	10:47	RM/CC	NEW BIZ	MGG	
2/31/03	1270.60	EC 45AA1	100.0%	06/19/03	11:00	PB/GN		STL	
2/31/03	1270.60	EC 16A63	25.0%	06/19/03	11:00	RM/CC		STL	
2/29/03	2541.20	EC 15A63	25.00%			PLZ PIC STEPHANIE LEITNER			
2/29/03	3811.80	EC 15A63	25.00%	06/19/03	11:00	CS/10			
3/18/03	0.00	0		06/19/03	11:25	PB/CO		HII	
				06/19/03	11:25	WAS PICD ON MULT Q53639 ON 3-21-03..			
						UNABLE TO PIC.			
				06/19/03	11:25	PM/CC			

EXHIBIT

Shantrel 16
 rec 3/28/04

000980

B-102

PAYMENTS				TRANSACTIONS				
Date	Amount	Code	Rate	DATE	TIME	AC/RC	COMMENT	ID
							ACTIVITY NO - CBR2639774	
01/01/04	15:09	CC/CC	RETURN C72078N-				SYS	
01/07/04	13:49	DC/CM					JUL	
							DCO SEW MICHELLE SD SHE SNT THE CK	
							AS WELL AS DIR CK, ADV SHE WS NT	
							SUPPOSED TO HAVE SNT THE CK, SEE WHT	
							SHE CN DO ABT IT WITH HER BNK 1ST	
							THN CL ME BK...	
01/07/04	13:51	DC/CM					JUL	
							ADV HER THT SHE WAS NT SUPPOSED TO	
							HAVE SNT THE CK, SHE SD DID NT KNW	
							TOLD HER THT WE WENT OVER THIS ON	
							THE DIR CK SYSTEM, THT TO KEEP CK NT	
							TO SND IT... SEEMS SHE MISUNDERSTAND..	
01/07/04	13:53	DC/CM					JUL	
							DB CI SD THT LET ACTG KNW THT RETRND	
							DRAFT FRM HER BNK...	
01/09/04	14:40	CC/CC					GVM	
							CK4193 3811.80 NSF NOT AUTHORIZED	
							DO NOT REDEPOSIT	
01/09/04	14:40	TA/	A63				SYS	
01/09/04	14:40	CS/41					GVM	
01/12/04	12:52	TA/	A39				MAC	
01/12/04	12:52	SR/SR					MAC	
							NSF CHECK FIX TODAY	
01/13/04	15:53	TO/CM					JUL	
							MAC THIS IS A SETTLMNT.. DB STOPPED	
							PYMT ON THIS ACT BECOS SHE SNT THE	
							CHECK WHEN SHE HAD A DIR CK IN HSE	
							ALREADY .. SO THEREFORE THE CHECK	
							RECV'D NOT SUPPOSED TO BE HERE..	
							THE SIF AMT WAS 3811.80.. SHE WAS	
							INSTRUCT'D BY ME NT TO SND HER CHECK..	
							.. NEED TO CLOSE AS SETTLED ..	
01/13/04	15:54	CS/59					JUL	
01/13/04	15:55	TO/CM					JUL	
							HOWARD CLOSE THIS ACCT PLZ...	
01/13/04	15:56	CS/24					JUL	
01/13/04	16:19	CC/CC					SGH	
							SIF 3811.80 ON 01-13-04	
01/13/04	16:19	CS/75					SGH	
01/13/04	16:19	CS/56					SGH	
01/13/04	16:20	CC/CC					SGH	
							ADJUSTED ACCOUNT PER PHONE CONVERSATION	
							WITH HOWARD WEISS	
01/13/04	16:20	CC/CC	RETURN C72078N-				SGH	
10/28/05	22:00	CC/CC					SYS	
							HOLD ADDED 05 - 10-31-05	
10/29/05	11:43	CC/CC					SYS	
							HOLD REMOVED 05 - 10-31-05	

Page Printed: Feb 9, 2006

B-103 000981

FACT SHEET

CRS #: **309400** *✓*
 Name: **A - I MEDICAL**
 Address: **1717 PAMlico Hwy**
 City/State: **FLORENCE, SC 29535-6216**
 Phone #1: **(843) 461-2166**
 Phone #2: **(000) 000-0000**
 Soc Sec No: **000-00-0000**
 Contact: **KIRBY ANDERSON**

Status: **41 PAID IN FULL**
 Coll Unit: **A63 JULIE REES**
 Date Last: **09/12/02**
 Activity Code: **PF PAID IN FULL**

E-Mail

WebSite

Old M&M #	Last:	First:
KCourtCost	0.00	ArbitrateDte 00/00/00
KSF OfferAmt	0.00	OfferDate 00/00/00
KLgl Mgmt Fee	0.00	Lgl ContRate
NCO Fax #	(000) 000-0000	

Client #: **C99BPG-C**
DIAMOND DIABETIC PRODUCTS
 Acc #: _____
 Regarding: _____
 Amt. Referred: **3547.29**
 Current Bal: **0.00**
 Comm Rate: **25.000%**
 Costs: **0.00**
 Ck Chg/Fee: **0.00**
 Other **0.00**
 Interest Rate: **0.000%**
 Interest Amt: **0.00**
 Date Received: **08/19/03**
 ***** RETURNED *****

=====

BRANCH BNKING AND TRUST CO
 INMAN, SC

=====

CLI HAS PG
 ALT 803 206 4297
 NSF CK2564 10 28 03 1000.00
 BRANCH BKG TR CO INMAN SC

=====

NSF 1000.00 CK 2599

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	I
04/06/04	250.00	EC 17A63	25.0%	08/20/03	09:23	CC/CC	EMP-	I
04/02/04	250.00	EC 17A63	25.0%	08/20/03	09:23	RN/4	08-20-03	I
03/18/04	209.46	EC 17A63	25.0%	08/20/03	09:25	PB/CM		I
03/18/04	290.54	EC 16A63	25.0%			REV MULTS...2	PAID ONE OPEN..RSP IS	
03/02/04	500.00	EC 16A63	25.0%			OWNER....LM ON VMAIL FOR RSP		
02/27/04	547.29	EC 16A63	25.0%	03/20/03	09:28	CX/IR		
01/31/04	500.00	BC 16A63	25.0%			SOS ONLINE...INC 4-16-01...RSP IS		
01/19/04	1000.00	BC 16A63	25.0%			RA...2711 SWINNEY DR..FLORENCE		
08/25/03	547.29	BC 16A70	25.00%			29501.....LC		
08/25/03 <i>NSF</i>	547.29	BC 13A70	25.00%					
08/25/03	547.29	EC 88AA1100.00%	08/20/03	10:08		CK/NI		
08/25/03	547.29	EC 87AA1100.00%	08/20/03	10:08		FA/NI		
09/03/03	547.29	EC 87AA1100.00%	08/20/03	10:08		IR/NI		
10/28/03	1000.00	EC 16A70	25.00%	08/20/03	10:08	AD/NI		
10/28/03 <i>NSF</i>	1000.00	EC 13A70	25.00%	08/20/03	10:08	AH/NI		
10/28/03	1000.00	EC 88AA1100.00%	08/20/03	10:08				

EXHIBIT

Shantel 17
ca 3/28/06

000984

B-104

503400 A - 1 MEDICAL

PAYMENTS				TRANSACTIONS				COMMENT	JU
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC			
				12/10/03	08:43	TA/	A60		JU
				12/11/03	17:04	CS/59			JU
				12/11/03	17:04	PB/LM			JU
				T FELM VL T CLLD 4297 NA					
				12/12/03	09:04	DC/RP	1000.00 ON 12 31		JU
				12/12/03	09:04	CS/75			JU
				DCO GVE CK SD HE DID SND CASHIERS LOST PUT TRCR ON IT GVE ME NEW CK SD LAST ONE SHLD HAVE CLEARD, CK 2599 FR 1000 JAN CK FR 1000					
				EOM					
				12/12/03	09:08	BK/RP			JU
				ON 12-31-03 FOR 1000.00 2599					
				12/12/03	09:08	CS/16			JU
				12/12/03	09:08	BK/RP			JU
				ON 01-30-04 FOR 1000.00 2600					
				12/12/03	09:08	CC/CC			JU
				BANK BRANCH BANKING AND TRUST COMPA AT 864-473-3100 ACCT ---					
				12/31/03	12:19	TO/CM			JU
				HAVE PDCK FR EOM JAN					
				01/07/04	13:37	CC/CC			GV
				CK2599 1000.00 NSF					
				01/07/04	13:37	TA/	A63		SY
				01/07/04	13:37	CS/48			GV
				01/07/04	16:30	PB/LM			JU
				T PO BLM VML CLLD ALT 4297					
				NA WCB					
				01/07/04	16:31	CS/59			JU
				01/08/04	07:34	TA/	A39		SK
				01/08/04	09:22	PB/CM			JU
				TT KIRBY SD HE WNTS TO CNTC BNK					
				SD WCB TDY					
				01/08/04	11:48	PB/CB			JU
				T POB SPW RECPT SD TCB HR OTL					
				01/08/04	12:17	TO/NA			JU
				T BNK TO VERFY FUNDS BZ					
				01/08/04	13:55	TO/CM			JU
				T BNK TO VERFY FUNDS SPW ANGELA.. SD					
				NOT GOOD AT THIS TIME					
				01/08/04	14:12	PB/LM	T POB LM VML		J
				01/08/04	15:41	PB/CM			J
				TT DB SD REDO CK FE EOM JAN FR THE					
				OTHR CK TO MKAES UP FOR IT					
				CHGE AMT TO 2000.00					
				01/08/04	15:42	BK/CP			J
				ON 01-30-04 FOR 2000.00 2600					
				01/09/04	17:01	SR/SR			J
				OK I GIVE HOW MANY NSF CHECK CAN					
				YOU RUN ON A ACCOUNT YOU TOOK ANOTHER					
				CHECK FOR 2,000.00 ON AN ACCOUNT					
				THAT ALREADY HAS 2 PREVIOUSNSF					
				CHECKSNSORRY ITWILL NOT RUNPER CORPPOL					
				ICY PERIOD CALL GET CASH MONEY PULL					

000335

B-105

FACT SHEET

CRS #: 863662
 Name: ALL SEASONS SPORTS
 Address: THOMAS LINQUIST
 103 MORNINGSTAR CIRCLE
 City/State: FRISCO, CO 80443
 Phone #1: (970) 668-5599
 Phone #2: (970) 668-2534
 Soc Sec No: 000-00-0000
 Contact: TOM LINDHORST

Status: 41 PAID IN FULL
 Coll Unit: A24 VACANT
 Date Last: 02/20/03
 Activity Code: PF PAID IN FULL

E-Mail

WebSite

	Last:	First:
Old M&M #		0.00ArbitrateDte 00/00/00
NCourtCost		0.00SF OfferDate 00/00/00
KSF OfferAmt		0.00Lgl ContRate
KLgl Mgmt Fee		
NCC Fax #	(000) 000-0000	

Client #: K10042-C
 VAIL RESORTS
 Acct #: 1444679
 Regarding: MERCHANT LIFT TICKET
 Amt Refered: 26997.60
 Current Bal: 0.00
 Comm Rate: 25.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 07/02/03
 ***** RETURNED *****

=====

NSF CK 3131 4000.00
 WESTSTAR BANK DILLON, CO

NSF CK3281 013104 4498.80
 SAME BK INFO AS ABOVE

NSF CK3282 013104 4498.80
 NSF CK 3132 18997.60 12 30 03
 PAYMENT STOPPED

=====

WESTSTAR BANK DILLON, CO

PAYMENTS				TRANSACTIONS				ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	
03/15/04	499.60	WU 16A73	25.0%	07/02/03	13:51	MM/MT	SI	
03/15/04	2000.00	WU 16A73	25.0%			TOM SIGNED CONTRACT		
03/15/04	2000.00	WU 16A73	25.0%			ALSO LISTS JOHN		
03/10/04	4498.80	87AA1	100.0%			LINDHORST AND CHERI LINDHORST AS AU		
02/28/04	4498.80	88AA1	100.0%	07/03/03	08:35	THORIZED AGENTS TOM IS VP		
02/28/04	4498.80	CK 13A76	25.0%			RM/CC	CC	
02/28/04	4498.80	CK 16A76	25.0%			VERF PLZ PIC CPAIG CALVIN EXT 360	CC	
02/20/04	5000.00	CK 16A76	25.0%	07/03/03	08:35	CS/10	CC	
07/31/03	1000.00	CK 16A76	25.00%	07/03/03	08:35	RN/4 07-03-03	CC	
08/29/03	1000.00	CK 16A76	25.00%			PB/CO	HI	
09/30/03	1000.00	CK 16A76	25.00%			--FINANCIAL INVESTIGATIVE SERVICES--		
10/30/03	1000.00	16A76	25.00%		TRISHA BROWN.....		
11/30/03	4000.00	16A76	25.00%			PIC-5599--VER DB CO, SPK TO CHERI		
11/30/03	4000.00	WU 13A76	25.00%			LINDHORST, PRES..ADV OF PROFILE..VER		
	4000.00	WU 13A76	25.00%			ADD..FAX 970-668-2534..WEB- FRISCORE		

EXHIBIT

Shaantel 18
 3/28/04

B-000333
 B-106

TRANSACTIONS				COMMENT		
PAYMENTS		DATE	TIME	AC/RC		
DATE	AMOUNT	CODE	RATE			
11/30/03	4000.00	WU 63AA1100.00%		NTALS.COM .REFD ANY FURTHER INFO. .		
12/11/03	4000.00	WU 87AA1100.00%		PICD AND LMTC YOB.	SI	
12/26/03	4000.00	IU 16A76 25.00%	07/03/03	11:44 PM/CC	SI	
12/31/03	18997.60	CK 16A76 25.00%	07/03/03	11:45 PM/CC INFO	SI	
12/31/03	18997.60	CK 16A76 25.00%	07/03/03	11:57 PM/CM	CC	
12/31/03	18997.60	CK 16A76 25.00%		PH POE TT MARYANNN SD HLS NEEDS		
12/31/03	18997.60	CK 63AA1100.00%		PPA ADV HER OF OPTIONS CB MON		
01/13/04	18997.60	67AA1100.00%		US		
01/15/04	5000.00	16A76 25.00%		BU BATED	SI	
01/31/04	4498.80	WU 16A76 25.00%	07/03/03	14:50 SN/4	CC	
01/31/04	4498.80	WU 13A76 25.00%	07/04/03	00:02 SM/BI	SI	
01/31/04	4498.80	WU 63AA1100.00%	07/07/03	10:32 RECEIVED INVOICE ON 07 07 2003 DATE		
02/11/04	4498.80	IU 87AA1100.00%		SNO K0000042057		
02/13/04	4498.00	CK 16A76 25.00%		07/07/03 16:37 PH POE LMTC	CC	
07/02/03	0.00	0		07/08/03 08:58 CX/IR	CC	
				SEARCH BY BZ NAME SEARCH FAILED		
				SEARCH BY ADDRESS SHWS DB LISTED		
				WTH THE PH WE HAVE NO ADDITIONAL		
				DATA FOUND SEARCH BY RSP 103 MORNING		
				STAR CIRCLE YOB 63 SP IS CHERI YOB		
				IS 52 970 668 2534 SOS STATE OF COL		
				SHWS AS A DISOLVED CORP FAILURE		
				TO FILE DISOLVED 1 1 03 PA WAS SHWG		
				STEVEN F LETOFSKY NO ADDRESS		
07/08/03			09:09	CS/26	CC	
07/08/03			15:04	CK/NI	SY:	
07/08/03			15:04	FA/NI	SY	
07/08/03			15:04	IR/NI	SY	
07/08/03			15:04	AD/NI	SY	
07/08/03			15:04	AH/NI	SY	
07/08/03			15:04	AI/NI	SY	
07/08/03			15:05	CK/NI	SY	
07/08/03			15:05	FA/NI	SY	
07/08/03			15:05	IR/NI	SY	
07/08/03			15:05	AD/NI	SY	
07/08/03			15:05	AH/NI	SY	
07/08/03			15:05	AI/NI	SY	
07/09/03			09:54	CK/NI	SY	
07/09/03			09:54	FA/NI	SY	
07/09/03			09:54	IR/NI	SY	
07/09/03			09:54	AD/NI	SY	
07/09/03			09:54	AH/NI	SY	
07/09/03			09:54	AI/NI	SY	
07/10/03			14:48	PB/CM	CI	
		CHERI	CI 970	668 2534 970 668 5599		
07/10/03			17:16	CK/NI	S:	
07/10/03			17:16	FA/NI	S:	
07/10/03			17:16	IR/NI	S:	
07/10/03			17:16	AD/NI	S:	
07/10/03			17:16	AH/NI	S:	
07/10/03			17:16	AI/NI	S:	
07/11/03			10:13	PB/CM	C	
				PH POE TT DB GVE TO ADV HER TO		
				BORROW GVE HER TILL MON		

009934

B-107

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	---COMMENT---
				08/26/03	10:06	CC/CC	A1-720 GRANITE
				08/26/03	10:06	CC/CC	ADDRESS 2
				08/26/03	11:19	PB/CM	
							THIS WAS CKS ON IT
				09/05/03	10:18	PB/CM	
							THIS HAS PCKS ON IT
				09/10/03	15:04	PB/CM	
							THIS HAS CKS ON IT
				09/18/03	11:40	PB/CM	
							THIS HAS CKS ON IT
				09/23/03	00:35	SN/12	
				10/20/03	00:45	SN/12	
				11/03/03	10:06	MR/SK	SET MAIL RETURN
				11/03/03	10:06	CS/32	SY
				11/05/03	12:08	CS/39	SY
				12/02/03	14:25	GC/GC	CC
							CHERI PH POE BZ BZ PH RES LMTC
				12/11/03	13:24	CC/CC	
							CK3131 4000.00 NSF
				12/11/03	13:24	CS/ 0	
				12/11/03	13:24	TA/	A76
				12/11/03	13:24	CS/32	
				12/11/03	13:43	PB/CM	
							PH POE TT DB SD CK SHLD HVE CLR'D
							WL CK IT OUT
				12/12/03	08:23	TA/	A39
				12/12/03	15:50	BK/RP	
							ON 12-26-03 FOR 4000.00 3274
				12/12/03	15:50	CS/59	
				12/12/03	15:50	CC/CC	
							BANK WESTSTAR BANK AT 970-945-6586 A
							CCT
				12/12/03	15:50	PB/CM	
							DB CI SD NEED TILL THE 26TH TO
							COVER SD 18K WL DEF BE GOOD
				12/23/03	11:29	CS/48	
				12/29/03	10:40	GC/GC	
							DB CI SD HOLD CK TILL 010204
				12/29/03	11:28	BK/DP	
							ON 12-30-03 FOR 18997.50 3132
				12/29/03	11:28	CS/32	
				12/29/03	11:29	BK/RP	
							ON 01-02-04 FOR 18997.50 3132
				12/29/03	11:29	CS/18	
				12/31/03	14:38	CS/48	
				12/31/03	07:43	CS/32	
				01/02/04	14:37	GC/GC	
							DB CI SD ALMOST THERE SHLD DEF HAVE
							WHEN CK GETS THERE
				01/02/04	14:37	CS/41	
				01/04/04	14:18	PB/ET	
				01/04/04	14:18	CS/32	
				01/04/04	14:18	CC/CC	
							ACTIVITY NU - CBR2653869

000995

1/1ce
22053

B-108

FACT SHEET

CRS #: 865957
 Name: MARV THE PLUMBER
 Address: 93 KING ARTHUR CT
 City/State: ELGIN, IL 60120
 Phone #1: (847) 697-2700
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: MARVIN

Status: 41 PAID IN FULL
 Coll Unit: A76 VACANT
 Date Last: 02/26/03
 Activity Code: PF PAID IN FULL

E-Mail

WebSite

Old M&M #	Last:	First:
NCourtCost	0.00	ArbitrateDte 00/00/00
KSF OfferAmt	0.00	SF OfferDate 00/00/00
KLgl Mgmt Fee	0.00	Lgl ContRate
NCO Fax #	(000) 000-0000	

Client #: 103260-N
 PEKIN INSURANCE GROUP
 Acct #: CL47725-1
 Regarding:
 Amt Refered: 11626.00
 Current Bal: 0.05
 Comm Rate: 25.000%
 Costs: 0.00
 Ch Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 10/29/03
 ***** RETURNED *****

PLACED BY
 PAMELA HORN

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	IL
03/31/04	1937.65	EC 16A76	25.0%	10/30/03	09:04	RM/CC		C
02/29/04	1937.65	EC 16A76	25.0%	VERF PLZ PIC		CRAIG CALVIN EXT 360		C
01/31/04	1937.65	EC 16A76	25.0%	10/30/03	09:04	CS/10		S
01/14/04	1937.65	EC 16A76	25.0%	10/30/03	09:27	CK/NI		S
01/09/04	1937.67	87AA1	100.0%	10/30/03	09:27	FA/NI		S
12/31/03	1937.67	88AA1	100.0%	10/30/03	09:27	IR/NI		S
12/31/03	1937.67	EC 13A76	25.0%	10/30/03	09:27	AD/NI		S
12/31/03	1937.67	EC 16A76	25.0%	10/30/03	09:27	AH/NI		S
12/31/03	1937.67	EC 16A76	25.0%	10/30/03	09:27	AI/NI		S
11/19/03	1937.67	EC 16A76	25.00%	10/30/03	09:27	PB/CO		R
11/30/03	1937.67	EC 16A76	25.00%	10/30/03	14:53	..FINANCIAL INVESTIGATIVE SERVICES..		
10/29/03	0.00	0			JENNIFER PANDO.....		
						PIC-2700-ANS AS A DIFFERENT CO		
						QUINPHONICS SD MARV THE PLUMBER		
						NOT HERE WILL CB		

EXHIBIT

Shantel 19
 wa 3/28/06

B-109 001000

PAYMENTS				TRANSACTIONS				COMMENT		ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC				
				11/17/03	16:11	PB/CM				CCV
						PH POE SD WL CK IT OUT				
				11/17/03	17:02	PB/CM	PH POE LMPC			CCV
				11/18/03	09:07	PB/CM	PH POE SD WL CS			CCV
				11/18/03	11:34	GC/GC				CCV
						DB CI IF NOT HERE TODAY WL RESTIRE				
						AND DO DIRECT CKS				
				11/18/03	15:09	BK/RP				CCV
						ON 11-18-03 FOR 1937.67 5609				
				11/18/03	15:09	CS/32				CCV
				11/18/03	15:09	BK/RP				CCV
						ON 12-01-03 FOR 1937.67 5601				
				11/18/03	15:09	BK/RP				CCV
						ON 01-01-04 FOR 1937.67 5602				
				11/18/03	15:09	BK/RP				CCV
						ON 02-01-04 FOR 1937.67 5603				
				11/18/03	15:09	BK/RP				CCV
						ON 03-01-04 FOR 1937.67 5604				
				11/18/03	15:09	BK/RP				CCV
						ON 04-01-04 FOR 1937.65 5605				
				11/18/03	15:09	CC/CC				CCV
						BANK FIRST CMTY BK AT 847-622-8800 A				
						CCT 114207				
				12/02/03	09:04	CS/48				CCV
				12/08/03	11:21	PB/CM	PCKS-ON-FILE			CCV
				12/22/03	00:49	SN/12				PRC
				01/07/04	14:35	GC/GC				CCV
						ABA : ACCT				
						5763 5765				
				01/07/04	14:38	BK/DP				CC
						ON 02-01-04 FOR 1937.67 5603				
				01/07/04	14:38	CS/32				CC
				01/07/04	14:38	BK/DP				CC
						ON 03-01-04 FOR 1937.67 5604				
				01/07/04	14:38	BK/DP				CC
						ON 04-01-04 FOR 1937.65 5605				
				01/07/04	14:43	BK/RP				CC
						ON 02-01-04 FOR 1937.65 5763				
				01/07/04	14:43	CS/18				C
				01/07/04	14:43	BK/RP				C
						ON 03-01-04 FOR 1937.65 5764				C
				01/07/04	14:43	BK/RP				C
						ON 04-01-04 FOR 1937.65 5765				C
				01/07/04	14:43	CC/CC				C
						BANK LASALLE BK NA AT 708-456-2145 A				
						CCT 5201304721				
				01/07/04	14:43	CS/48				C
				01/09/04	14:34	CC/CC				C
						CK5602 1937.67 NSF				
				01/09/04	14:34	TA/	A76			C
				01/09/04	14:34	CS/32				C
				01/12/04	12:49	TA/	A39			C
				01/12/04	12:50	SR/SR				C
						NSF CHECK FIX TODAY PLEASE				

001001

B-116

PAYMENTS				TRANSACTIONS				COMMENT		ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC				
				01/13/04	14:29	BK/CP				CC
				ON 01-13-04	FOR 1937.65	5763				
				01/13/04	14:29	BK/CP				CC
				ON 02-01-04	FOR 1937.65	5764				CC
				01/13/04	14:29	BK/CP				CC
				ON 03-01-04	FOR 1937.65	5765				CC
				01/13/04	14:29	BK/CP				CC
				ON 04-01-04	FOR 1937.65	5777				CC
				01/13/04	14:29	CS/59				CC
				01/13/04	14:30	PB/CM				CC
				PH POE TT JUDY SD RE SWITCH CK RUN						
				ONE NOW AND CONINUE WITH SERIS						
				01/13/04	14:30	CS/48				CC
				01/21/04	14:49	SR/SR				MAC
				CALL AND MAKE SURE THAT THE CHECK						
				CLEARED THE BANK DO NOT RELEASE						
				ANOTHER CHECK WITH OUT VERIFICATION						
				OF FUNDS						
				01/21/04	14:50	CS/32				MAC
				01/21/04	15:13	PB/CM				CC
				NEWC CKING ACCT LAST WAS GOOD						
				01/25/04	14:03	SR/SR				MA
				DID I MISS THE NOTES WERE YOU CALL						
				THE BANK AND VE FUNDS CLEARED THE						
				BANK ACCOUNT I SEE NO NOTES VE						
				FUNDS BEFORE NEXT CHECK RELEASE						
				FUNDS NOT VERIFI GOOD WILL NOT BE						
				RELEASED						
				01/26/04	17:12	GC/GC				C
				LAST ONE WAS A MICRO ERROR						
				01/26/04	17:12	CS/48				C
				01/29/04	09:38	PB/CM				C
				PH BANK CK IS GOOD						
				01/29/04	11:08	CC/CC				C
				FUNDS AVAIL IN BANK, COULD NOT SAY						
				IF STOP PYMT ON CK...ALG						
				01/29/04	20:04	CS/32				M
				01/29/04	20:04	SR/SR				M
				MANAGER REVIEW VERIFI PDC GOOD 34						
				RELEASE CHECK						
				01/30/04	16:29	CS/48				
				02/01/04	18:42	CS/32				
				02/01/04	18:42	SR/SR				
				MANAGER REVIEW						
			POSTDATED CHECK STATUS CODE IS						
				48 STOP PUTTING EBERTHING IN 48 USE						
				THE PROPER STATUS CODES U WERE ONCE						
				A GENERAL COLLECTION MANAGER USE						
				THE PROPER STATUS CODES						
				02/02/04	15:22	CS/48				
				02/13/04	20:57	CS/32				
				02/13/04	20:57	SR/SR				
			 POSTDATED CHECK ACCOUNT						
			 VERIFY THE FUNDS BE 4 RELEASE						

001002

B-111

FACT SHEET

CPS #: S60634
 Name: FAIRVIEW RADIOLOGY PC
 Address: 20 JIM LAVENDER, ESQUIRE
 5245 SCHAEFER RD. SUITE A
 City/State: DEARBORN, MI 48126
 Phone #1: (248) 594-5290
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: FRANK FAYZ -PRES

Status: 41 PAID IN FULL
 Coll Unit: L91 CHARLETTE PETKOVICH
 Date Last: 07/18/03
 Activity Code: NU ACTIVE DEBTOR

E-Mail

WebSite

Old M&M #	Last:	First:
KCourtCost	625.00	ArbitrateDte 00/00/00
KSF OfferAmt	0.00	SF OfferDate 00/00/00
KLgl Mgmt Fee	200.00	Lgl ContRate 40
NCO Fax #	(000) 000-0000	

Client #: K99G92-6

BARTON & ASSOCIATES

Acc#:

Regarding: 200 MNGT FEES
 Amt Refered: 71807.83
 Current Bal: 0.00
 Comm Rate: 20.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 10/06/03
 ***** RETURNED *****

AL TURFE-ADMINISTRATOR-AP
 313-680 2173-CELL FOR FAYZ
 NSF 18,935.94 CK 2130
 CHARTER ONE BANK NATL ASSOC
 NSF CK 2119 10 24 03 10,000.00
 CHARTER ONE BK NATL ASS TAYLOR

MI .
 NSF 5000.00 CK 2126
 ADMINISTRATIVE
 NSF CK2131 013104 18,935.94
 CHARTER 1 BK NATL ASSOC

PAYMENTS				TRANSACTIONS				I
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	
12/17/04	19871.89	BC 16L80	20.0%	10/06/03	12:51	MM/MT		
12/03/04	19871.89	87AA1	100.0%	AL TRUFE	--DB	A P		
11/23/04	19871.89	88AA1	100.0%	10/06/03	19:34	TA/M3		
12/03/04 X	19871.89	CK 13L80	20.0%	10/07/03	08:40	TA/XXX		
11/23/04	19871.89	CK 16L80	20.0%	10/07/03	08:40	RM/CC	SEE S60834	
11/05/04	3000.00	CK 16L80	20.0%	10/07/03	08:46	RN/4	10-07-03	
10/22/04	5000.00	CK 16L80	20.0%	10/07/03	08:49	SC/SC		
10/06/04	2000.00	BC 16L80	20.0%	TT SLS SD ALL DOCS ON THE WAY. CANT				
10/24/03	10000.00	BC 16A77	20.00%	PIC MEDICAL				
10/31/03	5000.00	CK 16A77	20.00%	10/07/03	08:49	SC/SC		
10/24/03	10000.00	CK 13A77	20.00%	THIS IS FEE FOR AN ANESTESEIOLOGIST				
10/24/03	10000.00	CK 82AA1100.00%	10/07/03	08:50	RM/CC			
10/31/03	10000.00	CK 87AA1100.00%	SLS HAS ALL DOC WILL DATE AN FAX ...					
11/04/03	10000.00	16A77	20.00%	..SLS				

EXHIBIT

Shantie 20
 00-3/26/06

B-112

001007

560634 FAIRVIEW RADIOLOGY PC

PAYMENTS			TRANSACTIONS					
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	DI
10/31/03	5000.00	13A77	20.00%	10/07/03	08:30	FD/NL		OF
10/31/03	5000.00	BC 88AA1100.00%		10/07/03	08:32	SC/SC		OF
11/06/03	5000.00	LB 87AA1100.00%					DTR AT ADDRESS IS MED BLDG.	OF
11/07/03	5000.00	BC 16A77	20.00%				DTR IS INC IN 1393 AND FRANK FAYZ	OF
11/30/03	18935.94	CK 16A77	20.00%				IS	OF
12/31/03	18935.94	CK 16A77	20.00%	10/07/03	08:35	SC/SC	THE ONLY OFFICER LISTED.	OF
12/31/03	18935.94	CK 13A77	20.00%				EMP-FRANK FAZE -PRES	OF
01/07/04	18935.94	87AA1100.00%		10/07/03	08:56	CC/CC		OF
01/31/04	18935.94	16A77	20.00%	10/07/03	08:56	PN/4	10-07-03	OF
01/31/04	18935.94	BC 13A77	20.00%	10/07/03	08:56	SC/SC		OF
01/31/04	18935.94	LB 88AA1100.00%					SLS IS GOING TO FAX OVER DOCS THIS	OF
02/12/04	18935.94	BC 87AA1100.00%					AM	OF
02/16/04	185.00	CK 37A77100.00%		10/07/03	08:58	FD/NL		OF
08/12/04	625.00	CK 32F97100.00%		10/07/03	08:59	SC/SC		OF
08/26/04	625.00	CK 33L80100.00%					TT DTR NBY SD FAYZ FATHER MAY OWN	OF
08/26/04	-200.00	CK 31L80100.00%					BLDG T CTA 943 2045 SD ALLIE FAYZ	OF
08/31/04	5000.00	16L80	20.00%				OWNS THE BLDG. PO BOX 5326 DEARBORN	OF
09/10/04	5000.00	13L80	20.00%				38128 HIS MLING ADDRES	OF
08/31/04	5000.00	BC 68AA1100.00%		10/07/03	09:02	CX/IR		OR
09/10/04	5000.00	LB 87AA1100.00%					TT CTA DTR DAD OWNS BLDG ESPERIAN	OR
09/21/04	5000.00	BC 16L80	20.00%				REQ. TT NBY. 541000 IS APPRAISED	OR
09/29/04	3000.00	CK 16L80	20.00%				VALUE	OR
10/05/03	0.00	0		10/07/03	09:03	SC/SC		OR
				10/07/03	09:03	CC/CC		OR
							SENT MSG TO SC 745 FOR 10-07-03	SI
							WHAT WAS THE GUYS NAME THAT DEBTOR H	SI
							IRED.	SI
				10/07/03	10:10	RM/CC		SI
							DR SANJAY SHAH IS THE CANDIDATER	SI
							ICH	SI
				10/07/03	10:28	CD/SC	T DTR	SI
				10/07/03	11:18	SC/SC		SI
							DTR CALL IUN, SD WAITING ON MEDICAID	SI
							MONEY. CLAIMS WILL PAYBY THE WEEK	SI
							STARTING THE 17TH, TRIED FOR HALF	SI
							AND HALF IN PDCS. HE REFUSED. TOLD	SI
							DTR NEED UPFRONT DOLLARS. SD MAYBE	SI
							FRIDAY THE 10TH. WILL DO PHONE PAYS	SI
							CLAIMS MEDICAID WAS FOULED UP AND	SI
							DELAYED PAYMENTS TO THEM.	SI
				10/07/03	11:20	CX/IR		SI
							T CLIENT LM VCE ML	SI
				10/07/03	12:27	CC/CC		SI
							SENT MSG TO SC 745 FOR 10-07-03	SI
							CALL ME ON TIS	SI
				10/07/03	13:12	SC/SC		SI
							GOT ALL DOCS. THIS IS FOR A TEMP	SI
							WORKER. THAT CLIENT PAID.	SI
				10/07/03	13:14	SC/SC		SI
							JACKIE LEE SIGNED CONTRACT	SI
							ALSO TURFE. HAS MADE AND BROKE	SI
							PROMISES BEFORE.	SI
				10/07/03	13:59	SC/SC		SI

001008

B-113

--DATER-- AMOUNT CODE RATE --DATE-- TIME AC/RC COMMENT-----
 CD SC
 12/01/03 14:13 SC/SC S
 POST DATE FOR PIF
 12/01/03 10:21 SC/SC C
 POST DATE FOR PIF
 01/07/04 13:41 CC/CC G
 CK2130 12935.94 NSF ADMINISTRATIVE
 HOLD
 01/07/04 13:41 TA/ A77 S
 01/07/04 13:41 CS/48 G
 01/07/04 14:34 CD/SC T DTR C
 01/07/04 14:34 CD/SC O
 01/07/04 14:35 CD/SC O
 TT JACKIE SKE NEW AP. O
 01/07/04 14:37 SC/SC O
 01/07/04 14:37 SC/SC O
 SD SHE JUST TOOK OVER ON MONDAY
 SAID WANTS TIL FRIDAY. TOLD HER I
 NEED TO TALK TO AL. O
 01/07/04 14:42 SC/SC O
 DTR WILL FED X FRIDAY CERTIFIED
 01/07/04 14:49 TA/ A39 SK
 01/07/04 15:23 SC/SC OR
 TT SLS GAVE STAT. ADVISED WILL BE
 SENT OV THIS WEKK
 01/08/04 11:46 CD/SC O
 TT JACKIE WILL CALL IN RPACKING
 NUMBER TOMORROW
 01/09/04 11:45 CD/SC T DTR SD WCB O
 01/09/04 14:51 CD/SC O
 01/09/04 15:32 SC/SC O
 TT SLS GAVE STAT
 01/09/04 15:34 SC/SC T DTR O
 01/09/04 15:36 SC/SC O
 TT DTR SD STANDARD FEDERAL ISNEW
 BANK AND THEY
 01/09/04 15:36 SC/SC O
 ARE MAKING DTR WAIT FOR CASHIERS
 CHECK TO CLEAR. SD WILL BE TUES
 BEFORE. RELEASE FUNDS SD OLD BK
 CHARTER ISSUED CASHIERS CHECK.
 AND NEW BANK WAITING FOR IT TO
 CLEAR.
 01/09/04 15:38 SC/SC C
 TOLD DTR WE WILL HAVE TO DO A BANK
 WIPE.
 01/09/04 15:46 SC/SC C
 TT CLIENT GAVE STAT.
 01/09/04 16:08 SC/SC C
 DID PI REQ FORM T DTR AT 2173 SAD
 CALL 419 734 3131 EXT 3435 T 3131
 01/09/04 16:14 SC/SC C
 TT DR FAYZ. SD THIS WILL GET HANDLED
 01/09/04 16:30 MR/CO C

001009

B-114

FACT SHEET

CRS #: **T16561**
 Name: GLAZE KRECKER SERVICE
 Address: 43981 US HIGHWAY 131
 City/State: ONEONTA, AL 35121
 Phone #1: (205) 274-7791
 Phone #2: (205) 625-3715
 Soc Sec No: 000-00-0000
 Contact: TONY GLAZE

Status: 12 CLO CLIENT REQ
 Coll Unit: A88 VACANT
 Date Last: 12/01/03
 Activity Code: NU ACTIVE DEBTOR
 E-Mail TON
 WebSite
 Old M&M # Last: First:
 KCourtCost 0.00 ArbitrateDte 00/00/00
 KSF OfferAmt 1051.73 SF OfferDate 12/08/03
 KLgl Mgmt Fee 0.00 Lgl ContRate
 NCO Fax # (770) 952-6669

Client #: C93622-N
 UNIFIRST/BIRMINGHAM
 Acct #:
 Regarding:
 Amt Refered: 5253.59
 Current Bal: 2381.87
 Comm Rate: 25.0000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 2355.99
 Interest Rate: 0.0000%
 Interest Amt: 0.00
 Date Received: 12/02/03
 ***** RETURNED *****

CP 888-398-0026

HOMETOWN BANK
ONEONIA, AL

PLACED BY
 BOB YORK
 NSF 1051.73 CK 1017
 STOP PAYMENT

 NSF ST PAY CK1019 1051.73 1217
 NSF CK 1020 1051.73

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----	I
01/16/04	520.83	89AA1	100.0%	12/03/03	10:07	RN/4	12-03-03	K
01/16/04	520.83	DP 26A96	25.0%	12/03/03	10:08	RM/CC		K
01/05/04	1051.73	87AA1	100.0%			KEVIN ZACHARY EXT 357		K
12/24/03	1051.73	88AA1	100.0%	12/03/03	10:08	CS/10		K
12/24/03	1051.73	IT 13A43	25.0%	12/03/03	10:16	CX/IR		K
12/30/03	1051.73	87AA1	100.0%			PROP OWN NO INFO PER FSTDTA		K
12/17/03	1051.73	88AA1	100.0%	12/03/03	10:36	CX/IR		K
12/17/03	1051.73	IT 13A43	25.0%			SOS IS ACTIVE RA IS MAX GLAZE		K
12/04/03	1051.73	IT 16A43	25.00%	12/03/03	10:54	TC/GC		K
12/10/03	1051.73	16A43	25.00%			TT CLIENT BOB ADV A AND L, SZ THY		K
12/04/03	1051.73	13A43	25.00%			GT CM SIGN FIVE YR AGREE SZ WIL PY		K
12/04/03	1051.73	IT 88AA1	100.00%			FR 5 YRS SZ THERE COMP MKS INVESTME		K
12/16/03	1051.73	87AA1	100.00%			NT INTO COMP MKS SO MUCH TIME FR		K
12/17/03	1051.73	16A43	25.00%			THEM TO RECOUP THERE INVESTMENT,		K
12/10/03	1051.73	DP 12A43	25.00%			THY HV TO BUY ALL UNIFORMS AND		K

EXHIBIT

Shantel 21
case 31264

Debtor stop payment
Collection paid on back
Collection due on 11/15 B-115 000973

PAYMENTS-----				TRANSACTIONS-----			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	----COMMENT----
12/10/03	1051.73	86AA1100.00%					PENALTIES, 1ST TIME DOING BUSINESS
12/22/03	1051.73	LC 87AA1100.00%					BD INITIALLY FINE THN ALLEG SUDDEN
12/24/03	1051.73	FT 16A43 25.00%					PAYIN
12/02/03	3.00	0		12/02/03	10:57	TC/GC	
							ANDY GREENWOOD POSS GENERAL MGR
							SIGNED, SZ WILFAX SIGNED CNTRCT AND
							CREDIT AP
				12/03/03	11:10	SM/BI	
							RECEIVED INVOICE ON 12 03 2003 DATE
							SNO K0000046960
				12/03/03	14:41	PB/CO	
							--FINANCIAL INVESTIGATIVE SERVICES--
						IAN MURPHY.....
							PIC-7791-MALE ANS AS BODY SHOP...
							ASKED IF DB CO SAID YES...SPK TO
							CHRIS EMPLY...SAID OWNER IS UNAVAIL.
							..REFD ANY INFO..LMTC YOU.
				12/03/03	14:42	RM/CC	
				12/03/03	15:17	DC/GC	
							RCVD CALL FROM DBT V KATHI GLAZE
							ADV OF A AND L SHE IS VP AND SECRETARY
							SZ SHE DID NT KNOW THIS WZ SUCH
							A PROBLEM GV 5 CK FR 1051 A WEEK
							STRING TDY 3RD AND GOING TO 31ST,
							CK NBR 1017 THRU 1021, 3 EMPLOYEES,
							ADDRESS IS CORRECT THY OWN ADDRESS
							PROP AS WELL
				12/03/03	15:32	CC/CC WORK PHONE	
				12/03/03	15:36	PB/GC	
							CLLD DBT BCK CAUSE ROUTING NBR DID
							NT IDENTIFY ON FILE FOUND BKS NBR
							THY ARE BRAND NEW BK DID VRFY ROUTIN
							G NBR SPOKE WTH BROOK AT THE BK,
							SHE SZ ASK FR PATTY IF ND VRFTION
				12/03/03	15:37	CS/26	
				12/03/03	16:08	DC/GC	
							RCVD CALL FROM DBT MAX GLAZE SZ HE
							DZNT WNT TO PY ALL THIS MONEY THRU
							THE CKS IF NO SERVICE FROM CLIENT
							HE SZ HE WIL LIKE TO OFFER THY
							CONTINUE SERVICING HIM WHICH HE
							WNTS OR HE PY UP TO DTE COST OF PMT
							THT WERE DELIQUENT AND PICK UP FROM
							THERE, ADV WE HV ALREADY BN GVN
							AUTH FR PMTS AND UNLESS CLIENT
							AGREES TO WRK OUT SIDE DEAL THY ARE
							IN PLACE, SZ CB TO LET HIM KNOW WHT
							CLIENT SZ, DBT CLMING CLIENT NVR
							MDE CONTACT WTH HIM ALSO SZ HE NVR
							RCVD ANYTHING FROM THM DZ ACKNOWLEDG
							B ANDY WRKD FR HIM BUT IS TRYING
							TO DOWNPLAY HIS ROLE
				12/03/03	16:27	TC/GC	
							TT SERVICES MGR BOB ABT BIL HE CLLD

009374

B-116

T16561 GLAZE WRECKER SERVICE

Page 3

PAYMENTS				TRANSACTIONS			
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/PC	COMMENT
							ME TO DISCUSS SITUATION ADV HIM OF DEBT OFFER GV HIM OF POSS DOABLE WCB TO LET ME KNOW WHT THY CN DO
				12/03/03	16:35	PB/GC	
							TT DBT ADV OF OUR CONVERSATION AND THAT BOB ACTUALLY WNT OUT TO HIS LOCATION TO STRAIGHTEN THIS OUT SO ATTMPS TO RESLVE WZ MDE
				12/04/03	00:32	SN/4	K
				12/04/03	10:17	MR/CO	SI
							CRS SYSTEM DOES NOT RECOGNIZE ABA NUMBERS FOR DEBTOR BANK
				12/04/03	10:18	MR/CO	SI
							EMAIL TO ACCOUNTING
				12/04/03	10:53	MR/CO	SM
							ABA NUMBER ACCOUNT ...CK DATE 12 03 03 AMOUNT
				12/04/03	10:56	MR/CO	SN
				12/04/03	10:56	MR/CO	SN
							EACH AMOUNTING TO 1051 AND 73 CENTS CHECK NUMBERS 1017-1021
				12/04/03	14:47	TC/GC	KA
							TT RANDY JONES CLIENT BOBS SUPERVISE R HE IS GOING TO RESTART SERVICE WTH HIM CK ALREADY PD WILL BE APPLIE D TO HIS ACCT SZ HE WILL CALL HIM AND LET HIM KNOW SO CK IS GD
				12/04/03	15:12	SN/A3	TY
				12/05/03	14:06	MM/BI	SE
							RECV'D BACK UP ATL
				12/08/03	17:29	PB/NA	NO ANSWER
				12/16/03	10:48	TC/GC	KA
							TT CLIENT BOB SZ HE WIL CB TO SET CONFERENCE CALL BTWEEN THE DEBTOR AND I
				12/16/03	14:02	CC/CC	GV
							CK1017 1051.73 NSF STOP PAY
				12/16/03	14:02	CS/ 0	GV
				12/16/03	14:02	CS/16	GV
				12/17/03	09:24	CS/59	GV
				12/17/03	10:56	GC/GC	K2
							RCVD CALL FROM JERILYN SZ ND TO GHT WTH CLIENT TO FIND OUT HOW THIS IS TO BE HNDLED
				12/17/03	11:14	CS/10	KJ
				12/17/03	11:14	TC/LM	KJ
							LM WTH RCPT FR CLIENT
				12/19/03	16:43	PB/NA	NO ANSWER
				12/22/03	15:39	CS/ 0	SI
				12/22/03	15:40	CC/CC	SI
							IT 1018 STOP PYMT 2000131
				12/23/03	18:52	PB/NA	NO MBS LFT
				12/30/03	13:33	CC/CC	K
							CK1019 1051.72 NSF STOP PAYMENT

000975

B-117

FACT SHEET

RS #: 514051
 Area: 710000A
 Address: 100 E. 11th St.
 City/State: Ft. Lauderdale, FL 33301
 Home #: 1 (305) 568-3115
 Phone #: 2 (609) 000-0000
 Soc Sec No: 000-00-0000
 Contact: KELLIE WAGNER

Status: 24 SETTLEMENT
 Coll Unit: D15 KIM MARLOW
 Date Last: 09/11/03
 Activity Code: SF SETTLED IN FULL

E-Mail
 WebSite
 Old M&M #: Last: First:
 KCourtCost 0.00 ArbitrateDte 00/00/00
 KSF OfferAmt 0.00 SF OfferDate 00/00/00
 KLgl Mgmt Fee 0.00 Lgl ContRate
 NCO Fax #: (000) 000-0000

=====

NORTH FORT MY, FL
 NSF 6617.79 CK 1329
 RIVERSIDE BK OF THE GULF COAST
 NORTH FORT MY FL

PLACED BY
 HOWARD KELLAM
 NSF CK 1329 6617.79
 RIVERSIDE BK OF THE GULF COAST

=====

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	ID
01/26/04	6617.76	WT 16D70	33.3%	12/01/03	09:52	CC/CC		SLM
01/13/04	6617.79	87AA1	100.0%			A01-ADDED REFERENCE		SLM
12/31/03	6617.79	88AA1	100.0%	12/01/03	16:47	RM/CC		
12/31/03 NSF	6617.79	IT 13D70	33.3%			COMPLETE BATES BY WEEK END DO NOT C		
12/31/03	6617.79	IT 16D70	33.3%			LL CLT		
12/23/03	6617.79	87AA1	100.0%	12/02/03	08:57	CC/CC	A1-POB 545	SYS
12/11/03	6617.79	88AA1	100.0%	12/02/03	08:57	CK/NI		SYS
12/11/03 NSF	6617.79	EC 13D70	33.3%	12/02/03	08:57	FA/NI		SYS
12/11/03	6617.79	EC 16D70	33.30%	12/02/03	08:57	IR/NI		SYS
12/01/03	0.00	0		12/02/03	08:57	AD/NI		SYS
				12/02/03	08:57	AH/NI		SYS
				12/02/03	08:57	AI/NI		SYS
				12/03/03	09:15	GC/CO		LF

TEL CL WAS DISPUTING AND ASKED FOR
 TICKETS THAT ARE NOT THEIRS DTR

EXHIBIT

Shaontel 22
 Caa 3/28/04

001124

B-118

D14251 CALOOSA CONTRACTING

PAYMENTS				TRANSACTIONS				ID
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	
				10/18/03	16:33	MM/BI	ST	
						PATRUE FPP229 OFFICE APP. STATEMENT		
				10/18/03	06:58	BI/CO		
						TEL POE LM MACH ML		
				10/19/03	10:23	GC/CO	LF	
						TEL POE LM MACH ML		
				10/09/03	10:24	GC/CO	LF	
						TEL POE FAXING NOW ML		
				12/09/03	10:41	BK/RP	LF	
						ON 12-11-03 FOR 6617.79 1329		
				12/09/03	10:41	CS/18	LF	
				12/09/03	10:41	CC/CC	LF	
						BANK RIVERSIDE BANK OF THE GULF COA		
						AT 239-573-9000 ACCT		
				12/12/03	11:38	GC/CO	LF	
						TEL POE MAKING DEP TODAY ML		
				12/23/03	13:51	CC/CC	GVI	
						CK1329 6617.79 NSF		
				12/23/03	13:51	TA/D70	SY!	
				12/23/03	13:51	CS/48	GVI	
				12/23/03	14:01	GC/CO	LF	
						TEL POE LM TEL BANK FUNDS VERIFIED		
						ML		
				12/23/03	15:17	GC/CO	LF	
						SHE CALLED SD RUN CHK AGAIN ML		
				12/24/03	09:08	TA/D0	ER	
				12/24/03	09:23	GC/CO	LF	
						DROPPED REDIP FORM ML		
				12/31/03	08:45	RM/CC	HUE	
						DID YOU CALL BANK AND VERIFY FUNDS		
				12/31/03	08:45	SR/CC PRIOR TO REDIP	HUE	
				12/31/03	08:49	RM/CC	LF	
						YES PER 12-23 NOTES AND REDIP FORM		
				12/31/03	08:50	RM/CC	LF	
						DELAYS LIKE THIS CAUSE SUPP		
				12/31/03	11:08	CS/59	LF	
				12/31/03	08:52	CC/CC	GVI	
						CK1329 6617.79 REDIP		
				01/13/04	09:04	CC/CC	GVI	
						CK1329 6617.79 NSF		
				01/13/04	09:04	TA/D70	SY!	
				01/13/04	09:04	CS/42	GVI	
				01/13/04	13:46	GC/CO	LF	
						TEL BANK SPOKE TO LINDA FUNDS ARE		
						AVAIL WAITING FOR CLEARANCE TEL POE		
						LM MACH ML		
				01/14/04	07:50	TA/D0	KI	
				01/14/04	10:54	GC/CO	LF	
						SHE CALLED DO BANK WIRE 30 MIN BANK		
						VERIFIED FUNDS AV AND CALL BACK		
						WITH VER NUM ML		
				01/14/04	11:47	GC/CO	LF	
						SHE CALLED HAS TO DO FROM BANK WILL		
						DO THIS AFTERNOON ML		

001125

B-119

FACT SHEET

CRS #: 551701
 Name: FCP NOTCH AUTOMOTIVE
 Address: PO BOX 1060
 P.O. BOX 1060
 City/State: OVERGAARD, AZ 85933-1060
 Phone #1: (928) 535-3375
 Phone #2: (000) 000-0000
 Soc Sec No: 000-00-0000
 Contact: RAY

Status: 13 UNCOLLECTABLE
 Coll Unit: E1 KEN SARGEANT
 Date Last: 10/12/02
 Activity Code: NL NO LEGAL

E-Mail

WebSite

Old M&M #	Last:	First:
KCourtCost	0.00	ArbitrateDte 00/00/00
KSF OfferAmt	0.00	SF OfferDate 00/00/00
KLgl Mgmt Fee	0.00	Lgl ContRate
NCO Fax #	(000) 000-0000	

Client #: D99JW-Y
 EQUIISERV
 Acct #: CUS666933
 Regarding:
 Amt Refered: 2745.62
 Current Bal: 1745.62
 Comm Rate: 20.0000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.0000%
 Interest Amt: 0.00
 Date Received: 09/25/03
 ***** RETURNED *****

CHCK NUM 332 WS STP PMT FOR
 1745.62
 PLACED BY
 PAM BARNARD

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	ID
01/08/04	1745.62	87AA1	100.0%	09/25/03	18:12	MM/MT		SLM
12/30/03	1745.62	88AA1	100.0%				FOR WORK ORDER S W49556 AND W49554	
12/30/03 <i>NSP</i>	1745.62	EC 13D70	20.0%	09/26/03	14:51	MM/BI		SUL
12/30/03	1745.62	EC 16D70	20.0%				NEW BATES 162512 RECIEVED 09 26 03	
10/20/03	1000.00	89AA1	100.0%				GAVE COPY TO COLL	
10/20/03	1000.00	DP 26D70	20.0%	09/26/03	14:52	SM/BI		SLM
09/25/03	0.00	0					RECEIVED STATEMENT ON 09 26 2003 BA	
							TESNO D0000162512	
				09/26/03	16:11	GC/CO		LFV
							TEL POE AWAITING INS CHK FOR 80K	
							NOT SENT YET ADV MONDAY ML	
				09/26/03	16:12	CS/10		LFV
				09/29/03	09:17	CK/FD		SYS
				09/29/03	09:17	FA/FD		SYS

001126

B-120

EXHIBIT

Shantel 23
coa 3/28/06

SEARCH TOP MOTOR AUTOMOTIVE

PAYMENTS				TRANSACTIONS				ID
Date	Amount	Code	Rate	Date	Time	AC/RC	Comment	ID
10/06/03	10:00	TR/10						SY
10/06/03	10:00	TR/10						SY
10/06/03	10:00	TR/10						SY
10/06/03	10:00	TR/10						SY
10/06/03	10:00	TR/10						LF
10/06/03	14:00	BL/10	TEL POE LM ML					LF
10/07/03	15:53	GC/CO						LF
			TEL POE CELL 521-5405 928 TEL CELL					
			TEL CELL LM ML					
10/07/03	15:54	EN/3	10-07-03					LF
10/08/03	00:33	EN/3						LF
10/13/03	15:14	GC/CO						LF
			TEL POE LM TEL CELL NA ML					SLI
10/17/03	11:13	RM/CC						
			FRM SLS-CLT REC PTC FOR 1K I AM DPRG					
			PTC-CLT TT RAY BE CLMD WOULD PAY					
10/17/03	11:13	RM/CC	BIF BY 11-25					SLI
10/17/03	12:36	BK/CO						V2'
			SUBMITTED PTC AT 1000					
10/20/03	15:41	GC/CO	TEL POE LM ML					LF
10/27/03	16:30	GC/CO	TEL POE LM ML					LF
11/05/03	16:19	GC/CO	TEL POE LM ML					LF
11/14/03	16:17	GC/CO	TEL POE LM ML					LF
12/05/03	11:05	CS/26						LF
12/08/03	16:39	GC/CO	TEL POE LM ML					LF
12/16/03	16:43	GC/CO						LF
			TEL POE LM MACH ML					
12/24/03	14:08	GC/CO	TEL POE LM ML					LF
12/30/03	10:13	GC/CO						LF
			TEL POE DO PH PAY 2 HRS ML					
12/30/03	13:03	GC/CO						LF
			TEL POE ANS MACH ML					
12/30/03	13:15	BK/RP						LF
			ON 12-30-03 FOR 1745.62 332					
12/30/03	13:15	CS/75						LF
12/30/03	13:15	CC/CC						LF
			BANK NATL BK OF ARIZONA AT 928-333-4					
			038 ACCT					
12/30/03	13:16	GC/CO						LF
			TEL POE ROSALEE DID PH PAY ML					
12/30/03	14:18	CS/48						SG
01/05/04	08:56	PF/ET						LA
01/05/04	08:56	CC/CC						SY
			ACTIVITY NU - CBR2742468					
01/05/04	08:56	CC/CC						SY
			RETURN D99JVWN-CUS858933					GW
01/08/04	13:45	CC/CC						SY
			CK332 1745.62 NSF PAYMENT STOPED					
01/08/04	13:45	TA/D70						GW
01/08/04	13:45	CS/41						KI
01/09/04	07:43	TA/D0						LE
01/12/04	15:05	GC/CO						
			TEL POE RAY BE BACK 10 MIN ROSALEE					
			NI ML					

091127

B-121

FACT SHEET

CRS #: S95768
 Name: DM RADIO SYSTEMS
 Address: 10941 PENTAGON ST
 City/State: SUN VALLEY, CA 91360
 Phone #1: (213) 365-6090
 Phone #2: (818) 252-6700
 Soc Sec No: 000-00-0000
 Contact: ATTY ERIC LINDQUIST

Status: 13 UNCOLLECTABLE
 Coll Unit: F16 SCOT WEBER
 Date Last: 01/15/03
 Activity Code: NL NO LEGAL

E-Mail

WebSite

Old M&M #	Last:	First:
KCourtCost	680.00	ArbitrateDte 00/00/00
KSF OfferAmt	0.00	SF OfferDate 00/00/00
KLgl Mgmt Fee	200.00	Lgl ContRate 40
NCO Fax #	(000) 000-0000	

Client #: K993M6-N
 CAPITOL ELECTRONICS SALES
 Acct #:
 Regarding:
 Amt Refered: 46265.94
 Current Bal: 34265.94
 Comm Rate: 25.000%
 Costs: 0.00
 Ck Chg/Fee: 0.00
 Other 0.00
 Interest Rate: 0.000%
 Interest Amt: 0.00
 Date Received: 11/05/03
 ***** RETURNED *****

=====

DON KLABUNDE CONTROLLER NSF 3000.00 CK 1231
 DAWN WALL AP ACCOUNT CLOSED
 MARIUS DE MOS OWNER-WED-FRI MISSION VALLEY BANK
 CLIENT DOES NOT WANT LEGAL... SUN VALLEY, CA
 EXP MY DESK
 818-252-6711 FAX

=====

PAYMENTS				TRANSACTIONS				
--Date--	Amount	Code	Rate	--DATE--	TIME	AC/RC	COMMENT	II
05/13/04	-3000.00	89AA1	100.0%	11/05/03	17:51	MM/MT		SI
05/13/04	-3000.00	DP 26D26	25.0%			CLIENT IS A MANUFACTORS REP FOR THE		
04/30/04	3000.00	89AA1	100.0%			DB.. PLEASE CALL SLS FOR MORE DETAIL		
04/30/04	3000.00	DP 26D26	25.0%					
04/14/04	185.00	AT 37D79	100.0%	11/06/03	08:11	FD/NL		DI
04/08/04	3000.00	89AA1	100.0%	11/06/03	08:12	PN/4	11-06-03	DI
04/08/04	3000.00	DP 26D26	25.0%	11/06/03	08:13	CC/CC	REQ EXP	DI
02/03/04	3000.00	CK 16D79	25.0%	11/06/03	09:18	CC/CC		DI
11/28/03	3000.00	CK 16D79	25.00%			SLS CI..SD RSP IS VP-PROM TO PAY		
12/31/03	3000.00	DP 16D79	25.00%	11/06/03	10:53	FM/CC		SI
12/31/03	3000.00	13D79	25.00%			CLIENT WANTS FULL EFFORTS ...SLS		
12/31/03	3000.00	AT 82AA1100.00%		11/06/03	11:56	FB/MM		DI
01/13/04	3000.00	DP 87AA1100.00%				POB LIVE VC ID BUSI NM LFT		DI
01/14/04	3000.00	16D79	25.00%	11/06/03	11:56	CS/10		DI
11/05/03	0.00	0		11/06/03	11:56	TC/CC		DI

EXHIBIT

Shantel 24
 case 3/28/06

001147
 B-122

595733 DX RADIO SYSTEMS

001143

B-123

901143

B-124



MAMAS S. DABIT
mabit@sessions-law.com
Respond to Metairie Office

June 28, 2004

PERSONAL & CONFIDENTIAL
Via Fax: (302) 422-1137 (w/out encls.) & U.S. Mail

Trina R. D. Wheedleton
 Labor Law Enforcement Officer II
 DDOL, Division of Industrial Affairs
 24 N.W. Front Street, Suite 100
 Milford, DE 19963

Re: Charging Party: Valerie Hue
 Respondent: NCO Financial Commercial Services
 EEOC Charge No.: 17CA400265
 FEPA No.: 0402270

Dear Ms. Wheedleton:

Sessions, Fishman & Nathan, L.L.P., represents the respondent, NCO Financial Systems, Inc., regarding the referenced Charge of race, sex and retaliation discrimination.

As will be proven below, Ms. Hue's allegations are false. Ms. Hue was discharged for violating NCO's check handling procedures. As a general collections manager, Ms. Hue was responsible for insuring proper implementation of NCO's policies and procedures. Instead, Ms. Hue intentionally violated these policies by improperly depositing checks and instructing her subordinates to do the same. NCO requests a No-Cause Determination.

BACKGROUND

NCO provides collections services to financial institutions, healthcare providers, retail and commercial clients, educational organizations, telecommunications companies, utility companies and government entities. Because of the regulated nature of NCO's work, it is important that there be qualified and trained collectors and managers. The charging party worked in NCO's Commercial Division office in Dover, Delaware.

NCO commercial collectors, as well as managers, must comply with NCO's Policies, including NCO's direct check input (DCI) policy. See Exhibit 1A - 1B, 1/21/04

SESSIONS FISHMAN & NATHAN

Ms. Trina R. D. Wheedleton
June 28, 2004 – Page 2

memorandum and 8/2/02 memorandum. The DCI policy allows use of a direct check form for payments over the telephone. Managers are responsible to review all DCIs received, to ensure that proper authorization has been given to post checks to the appropriate bank. Posting, or re-posting a "bounced" check, without proper authorization that funds are available constitutes fraud and is a ground for immediate termination.

NCO maintains a complaint procedure detailed in the Employee Handbook that states in pertinent part: "If an employee experiences any job-related harassment based on sex, race, national origin, disability, or another factor, or if an employee believes he or she has been treated in an unlawful, discriminatory manner, the incident should be promptly reported to the department manager." The complaint procedure further states: "In the alternative, the employee can contact Corporate Employee Relations directly." See Exhibit 2, NCO's Complaint Procedure.

FACTS

On April 19, 1999, the charging party was hired as a collector with Milliken & Michaels, NCO's predecessor. As a collector, the charging party was assigned to work many accounts and was responsible to contact debtors to collect on the past due debts. The charging party was later promoted to a large balance collector, then a small/mid-balance manager and finally to the general collections manager (GCM) of the Dover Commercial Division. To be promoted, the charging party was obligated to learn NCO's policies. The GCM is the highest manager position over the collections function in the Dover office.

Managers throughout NCO's Commercial Division offices are divided into different levels, including GCMs; large balance (LB) managers (also known as level 3 managers), mid-balance (MB) managers (also known as level 2 managers), and small balance (SB) managers (also known as level 1 managers).

As the GCM of the Dover office, the charging party was responsible for implementing NCO's policies and procedures and ensuring that her staff properly followed NCO's rules. Not only did the charging party fraudulently violate NCO's check handling procedures, she also instructed her staff to do so.

During a routine monthly audit, a large number of non-sufficient funds (NSF) checks were found in the charging party's office. A fact-finding investigation by Kathy Obenshain was completed. The investigation revealed the charging party was violating NCO's check handling policies by improperly re-depositing NSF checks. This improper

B-124

000081

SESSIONS FISHMAN & NATHAN

Ms. Trina R. D. Wheedleton
June 28, 2004 – Page 3

re-depositing was to create additional fees to add to the charging party's end of the month (EOM) figures. From this number, the charging party earned part of her bonus. Although the charging party was aware that these checks would not clear the respective bank accounts, she violated NCO's check handling policies in order to benefit herself. By increasing her EOM end figures, the charging party could earn more bonus money. *See Exhibits 3A – 3E, Employee Statements.*

The charging party was suspended, with pay, from January 21, 2004 – January 28, 2004, pending the outcome of the fact-finding investigation. Corporate Employee Relations was consulted, prepared the charging party's termination paperwork and assisted with the termination interview. *See Exhibit 4, 1/28/04 Termination Job Discussion Summary.*

The charging party had other problems by not following NCO's policies. In addition to her fraudulent check handling violations, the charging party was verbally admonished for the improper issuance of disciplinary forms. On June 11, 2002, the charging party attended training. Managers were trained that all progressive discipline and performance reviews were to be prepared by the Dover human relations representative and reviewed by Corporate Employee Relations before issuance.

On September 17, 2002, the charging party had an administrative assistant log on to the human relations representative's computer while the representative was out for the day and prepare several disciplinary reports. Not only did the charging party fail to follow the proper procedure for issuing these disciplinary reports, she also failed to review these reports, resulting in her rescinding the discipline. *See Exhibit 5, 9/23/02 Verbal Job Discussion Summary.*

The charging party alleges that she was terminated for re-depositing checks while "none of [her] similarly situated co-workers were disciplined for following the same process [she] followed" and that she was only following the instructions given to her by Kathy Obenshain, Vice President of Operations for the Commercial Division. This is untrue. No other manager in NCO's Commercial Division re-deposited NSF checks. *See Exhibits 6A – 6I, Sworn Statements of B. Laiche, D. DeEsch, S. Ross, C. Santasiero, L. Ciccarone, M. Cardoza, J. Batie, M. Scher and J. Thomas.* As confirmed by Ms. Obenshain, at no time did Ms. Obenshain instruct the charging party to deposit NSF checks unless the consumer had confirmed that funds were available. *See Exhibit 7, Sworn Statement of K. Obenshain.* (Ms. Obenshain is no longer employed by NCO, but was so offended by the charging party's allegations that she executed the enclosed sworn

B-127

000982

SESSIONS FISHMAN & NATHAN

Ms. Trina R. D. Wheedleton
 June 28, 2004 – Page 4

statement.) See also Exhibit 1A – 1B, written DCI Process used throughout all Commercial Division.

Other employees who violated this policy have been discharged, including: Matthew Lane (wh/m), Michael Deppe (wh/m), Brian Dooley (wh/m), Patrick Baker (wh/m), Hugo Guerra (hisp/m), Deidre Nichols (bl/f), Michael Frank (wh/m), Gabriel Betancourt (hisp/m), Douglas Smith (wh/m), Shazad Kobir, Samone Thomas (bl/f) and Michael Wilson, (wh/m). See Exhibits 8A – 8J, Termination Job Discussion Summaries. NCO could not locate Job Discussion Summaries for Brian Dooley and Patrick Baker. Ironically, the charging party issued Mr. Lane's and Mr. Deppe's termination paperwork, further evidencing her knowledge that such conduct violated NCO's check handling policies.

The charging party also complains that Ted Fox terminated her in retaliation for a previous claim of sexual harassment she filed against Bill Savage, one of Mr. Fox's former subordinates. Assumedly this complaint was made during October 2001. This claim is confusing. The charging party never reported that Mr. Savage sexually harassed her. She, and others, complained regarding racial comments made by Mr. Savage.

Bill Savage was not discharged from NCO for sexual harassment. Mr. Savage was separated as a result of inappropriate racial slurs he made at the office. Corporate Employee Relations conducted a fact-finding investigation and determined that Mr. Savage had made racial remarks and offensive comments to employees. As a member of management, such conduct could not be tolerated. See Exhibit 9, 10/11/01 Savage Termination Job Discussion Summary. It is illogical for the charging party to complain that she was discharged in retaliation for her claims against Mr. Savage. The complaints raised against Mr. Savage were made in October 2001. The charging party was not discharged from NCO until January 2004, 2½ years later.

The charging party's claim that Mr. Fox retaliated against her by terminating her ignores the fact that Mr. Fox did not independently make the decision to terminate the charging party. Kathy Obenshain conducted a fact-finding investigation and recommended Corporate Employee Relations to review and prepare the charging party's termination paperwork. Mr. Fox was not involved in this investigation or decision.

The charging party's allegations are illogical and unfounded. No other general collections manager substantiates the charging party's claims. Ms. Obenshain provided a sworn statement that at no time did she instruct the charging party to re-deposit checks without verification of funds. The charging party signed the termination paperwork for 2

B-128

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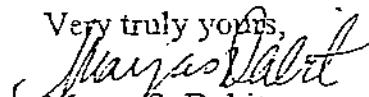
SESSIONS FISHMAN & NATHAN, LLP

Ms. Trina R. D. Wheedleton
June 28, 2004 - Page 5

of her own employees who were separated for violating NCO's check handling procedures. There has been no wrongdoing by NCO regarding the charging party's separation. The charging party fraudulently violated policy and, like others, was terminated for her intentional acts of wrongdoing.

CONCLUSION

Based on the foregoing, the respondent, NCO Financial Systems, Inc., respectfully requests that the DDOL issue a No-Cause Determination. Should I not hear from you, I will assume that you have all the necessary documents and materials that answer the Charge, so that this matter may be dismissed.

Very truly yours,

Mayas S. Dabit
SESSIONS, FISHMAN & NATHAN, LLP.
Attorneys for Respondent,
NCO Financial Systems, Inc.

MSD:pdp
Enclosures
cc: David Israel, Esq. (via e-mail)
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SESSIONS FISHMAN & NATHAN

Ms. Trina R. D. Wheedleton
June 28, 2004 – Page 6

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B-130

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